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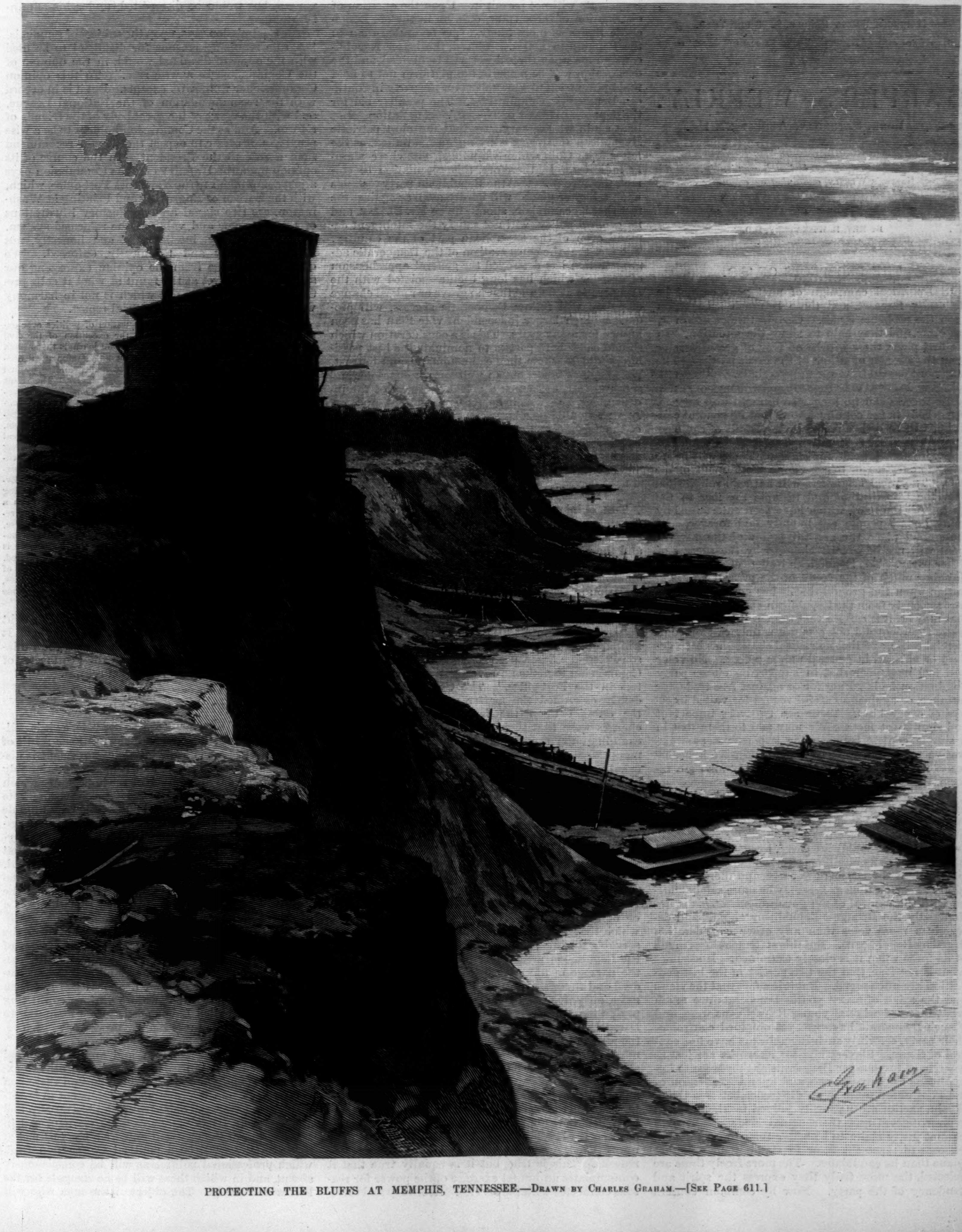

PROTECTING THE BLUFFS AT MEMPHIS, TENNESSEE.—DRAWN BY CHARLES GRAHAM.—[SEE PAGE 611.]

"Harper's Young People surely is a brilliant magazine, every number of it presenting some feature to lure and delight young readers."—*The Epoch, New York.*

HARPER'S YOUNG PEOPLE.

An Illustrated Weekly.

The number for August 23 is of a character befitting the season. It contains the third, and concluding, article on Base-Ball, by W. J. Henderson; *"The Best Canoe," the first of three articles on the fascinating sport of canoeing, by the Commodore of the New York Canoe Club. The base-ball article is accompanied by a full-page illustration.*

The first part of a story called

ROSE-IN-THE-WOODS,

By MRS. BURTON HARRISON,

Author of "Bar Harbor Days," "Golden-Rod," etc.,

appears in this number, with an illustration by C. D. Weldon.

"How Silas Broke the News" is a humorous sketch by Isabel Freeland.

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HARPER'S WEEKLY.

New York, Saturday, August 27, 1887.

An Illustrated Supplement *is issued gratuitously with this number of* Harper's Weekly, *containing an exhaustive and very interesting article on*

THE NEW YORK CLEARING-HOUSE,

By REV. R. WHEATLEY, D.D.

THE PROSPECTS OF '88.

THE political campaign of next year cannot be easily forecast, and there is much speculation upon the probable issues. Certain things, however, are clear, and they help to show the situation. In the first place, there will be no fear of grave disaster from the success of either of the great parties. The argument drawn from the unutterable woes that were formerly declared to be the sure consequence of Democratic success can no longer be brought into service. Everybody in the country knows that its general condition will be little affected by the result of the election. The rebel debt will not be paid. Compensation will not be made for slaves. There will be no effort to question or to reverse any settlement of the war. The rebel brigadiers will not ride rough-shod over the Constitution and trample the flag in the dust. All the fears which have been entertained by many honest people are happily laid forever. In the second place, the general policy of the government will not be greatly changed by the success of either party. The Republican leaders are constantly claiming much of the credit of the present administration upon the ground that it has not dared to depart seriously from the Republican course. However that may be, it is certain that the election of a Democratic President did not produce a financial or commercial crisis, and that no radical change has been desired or effected in general public policy. No voter will feel next year that in supporting either party nomination he is voting for or against free trade, for instance, or against a careful regard for vested interests of every kind. These are two very important and significant facts. We may add to them that in a simple contest between the two parties administrative reform will not be made a decisive issue, because neither party stands distinctively for such reform.

There is another consideration, which in the present situation is the most important of all in determining votes. It is akin to the first that we have mentioned, for it is the feeling that, whatever may be said in detail, the Republican party, by its traditions, its character, and its intelligence, stands upon "a higher plane" than the Democratic party, and therefore precisely at such a time as this may be more safely trusted with the control of the government. This is undoubtedly the strongest Republican "hold," and determines more votes than any other consideration urged by Republicans. But this statement loses much of its force when it is closely examined. It assumes what is not true, that the two parties of the last generation are unchanged. But it is a fact that the views and the spirit of many young Democrats are much what those of original young Republicans were, and if such Democrats have not yet obtained control of their party, certainly such Republicans have lost control of theirs. Slavery and all its works are just as repugnant to younger Democrats as they were to Republicans thirty years ago, and upon the question of national union there is no difference between them. Again, parties are naturally judged by their chosen representatives and their actual leaders. A party cannot justly claim to be better than those whom it chooses to represent it, or to stand upon a higher plane than its candidates. The more freely these are selected, the more truly they express the spirit and tendency of the party. Now by common consent Mr. Blaine is the chief representative Republican. But will not a great multitude even of those who would vote for him, should he be nominated, frankly confess that he is not a politician upon "a high plane"? And can they seriously insist that a party which selects him as its representative is a party of peculiarly high aims and character, and necessarily and obviously superior to a party which selects such a representative as Mr. Cleveland?

Other elements of speculation in regard to next year are the probable declarations of the two parties. The Republican platform probably will be a high tariff, a surplus for distribution among the States, and sectional agitation. The Democrats will declare, not for free trade, but for revision of the tariff to reduce taxation and the surplus, and against sectional disputes. It seems to be plain that the question of protection will not be a prominent issue, because the Democrats will not permit it. Upon the question of distribution of the surplus, opinion in the old Democratic States is more likely to be favorable than in the Republican States. Indeed, the better Republican opinion upon the subject will be divided, and the declaration will be made in the platform not to hold that opinion, but to win support for the party in Southern Democratic communities. The peculiar bid for the Republican States will be sectional agitation. But here again we are very sure that the most patriotic Republican sentiment is by no means united, as the letter from Ohio which we publish elsewhere plainly indicates. If, therefore, this speculation be correct, the argument that the Republican party "stands upon a higher plane" will hardly avail as against the fact that its candidate, should he be Mr. Blaine, and its general policy, will not satisfy the intelligent demand even of the Republican part of the country. The fact that the conservatism of the Democratic administration has destroyed the general apprehension of disaster which has long been associated with the Democratic name, and that no grave or radical change of policy will follow Democratic success, will produce a much larger independent vote than has been known for many years. This is a consideration which should cause both parties to nominate the best possible candidate whom they can command, and to trust, not to a dark horse, but to well-known character and service. Mr. Cleveland will lose some of the independent vote which he received in 1884, and Mr. Blaine would lose a large conservative vote and part of the Irish vote that were cast for him at the last election. Nothing will be gained on either side by relying upon popular ignorance of the candidate.

THE PHILADELPHIA POST-OFFICE.

THE opinion of the United States Civil Service Commission in regard to the alleged violation of the civil service law and rules by Postmaster HARRITY and the Examining Board at Philadelphia has been made public. It is a clear and apparently correct opinion. The exact position of the Philadelphia Association in the matter we understand to be that of a grand jury. It decided that a case was made out for investigation, and requested the Commission to investigate. Mr. Montgomery says in a note to the Philadelphia *Press*, dated August 4, that certain reasons "led our Association to request the Civil Service Commission to make an investigation of certain matters in the Post-office." The Commission has evidently examined the matter very thoroughly, and the opinion upon the facts is unanimous. The charges were that there had been fraud in certain examinations; that the great multitude of appointments were of Democrats; that they were distributed evenly among the election districts; and that dismissals had been made with the distinct official declaration that there was no complaint against the dismissed employés. These charges were not sustained by the evidence, and all but one of the witnesses mentioned by the Association as able, if they would, to testify to certain incriminating facts, failed to do so.

The frauds in examinations were not established. The great majority of Democratic applicants, and consequently of appointments, was shown not to be the result of the misconduct either of the Postmaster or of the Board of Examiners, but of causes over which they had no control. The same fact was observable during the term of General HUIDEKOPER, the Republican predecessor of Mr. Harrity. After the passage of the civil service act, of the two hundred and three appointments made by him under the rules, only five were Democrats. The reason is simply public incredulity of honest enforcement of the law. It has been generally assumed that, whatever the result of the examination, only friends of the Administration would be appointed. This is an impression which nothing but time and honest enforcement of the law can remove. The other complaints were apparently not sustained. But while showing this in regard to the dismissals specifically alleged to have been made without reason, the Commission points out that the law leaves the power of removal entirely unrestricted, and does not require the statement of reasons. This is true, but it is equally true that it contemplates an honest exercise of the power for reasons connected with the service. Arbitrary and merely partisan removals are a gross violation of the spirit and purpose of the law. In the investigation of the Webster case in Chicago, Commissioner Edgerton is stated in the official report to the Chicago Reform League to have said that "the Commissioners have nothing to do with 'the spirit of the law,' and no responsibility for supervising or investigating alleged infractions of the spirit of the law." Formally and technically, and by the letter that killeth, this is true. If an appointing officer should use his power of removal arbitrarily to change his whole force, it would be technically a legal proceeding, but a Commission and an Executive intent upon reform would certainly take cognizance of it, and would not allow it to pass unexplained. If Postmaster Harrity were known to be unfriendly to the reformed system, however exact his conformity to the technical requirements of the law might be, reform would not be advanced, but would be discredited, under his administration.

The Commission says, upon the subject of removals, "A rule requiring reasons for dismissal to be filed with the order of dismissal would, in the opinion of the Commission, be a wise rule." To this opinion Commissioner Edgerton excepts. But it is in accord with the recommendation of the National League, and with the views of the great body of the friends of reform. And as the Commission holds it to be a wise provision, it is fair to expect that it will recommend such a rule to the President. In the course of its opinion upon the Harrity case the Commission pays a just compliment to the New York Post-office, which, with the Bureau of Engraving and Printing at Washington, are two signal and satisfactory illustrations of the character and value of the reformed system, when consistently, intelligently, and honestly, not merely formally and technically, enforced. We quote this passage from the opinion, expressing our surprise and regret at the taunt at what it calls pretended reformers—a taunt which is not in harmony with the judicial tone of an official report.

> "At the New York Post-office no question of politics ever enters into any matter connected with the execution of the civil service act and rules. In that city the public journals that attack the law upon principle do not, as at Philadelphia, systematically declare that the law is being disregarded, if not openly violated, by civil service boards of examiners and appointing officers. The result is, persons who desire to enter the postal service at New York apply for examination—Democrats, Republicans, and Labor Reformers alike. They are examined; many of them get upon the registers of eligibles; not one of them, no friend of any one of them, no popularly-supposed-to-be-influential member of any political party, no man of social standing, no pretended reformer mouthing fine phrases while industriously working for spoils, ever approaches any member of the Board or the Postmaster to influence the examination of an applicant or the appointment of an eligible. Every communication addressed to the Postmaster recommending an applicant is referred by him unread to the Board. When a vacancy occurs, the eligible whose name is at the head of the register of eligibles is probationally appointed, as a matter of course, and if his services prove to be satisfactory, he is appointed absolutely; but if his capacity and habits are not satisfactory, he is dismissed, and no solicitation for his reinstatement is entertained. The case is closed with his dismissal. In this way all the time of the Postmaster is saved for the discharge of his public duties, and in that great office the Postmaster is not required to lose one moment in a year listening to or reading solicitations for office."

This is true of the New York Post-office, and it ought to be true of every post-office in the country. It would be true of the Philadelphia office if the Philadelphia Postmaster had been, like the Postmaster of New York, sincerely resolved upon reform.

THE LABOR PARTY.

THE force of the New York Labor vote, as it is called, will be altogether incalculable until the result of the State election is known. The movement is discordant and fragmentary, and it has unquestionably lost in the public mind much of the importance which it had last November. But even the imposing vote of Mr. George at that time had no other intelligible significance than discontent. It was not an expression of approval of a definite policy, or even of a dogma. Reduced to a phrase, it was a declaration that here is a question which ought to be considered. Since that time there has been an evident disintegration of the society of Knights of Labor, and the "Anti-Poverty" Society has thrown something of a grotesque air over the whole movement. The speeches have been largely devoted to denunciation of the inequalites of social condition, and to rhapsodies of the better time coming. But the connecting link between the exclusive taxation of land and the millennium which Mr. Pentecost describes has not been exhibited. Meanwhile there are various conflicting organizations called Labor parties, each assuming to be the chief, while the Socialists proper have been repudiated by Mr. George.

In this confused situation, and amid the general conviction of thoughtful men that with all the extravagance and vagueness and contention there is a very serious question involved which is not to be settled with a sneer, the one person who has an idea and a policy is Mr. Henry George. Mr. George said, in anticipation of the Convention which has just met at Syracuse: "It will be a political Convention from which professional politicians will be conspicuously absent, and in which there will be no struggle for the loaves and fishes. The object of the men who will come together from all parts of the State will not be that of securing offices, but of advancing principle."

The principles of the party which Mr. **GEORGE** believes to be organizing he states as follows:

> "They are that land values shall be appropriated for the benefit of the community, and taxes on production or its results be abolished; that businesses in their nature monopolies (such as railroads, telegraphs, etc.), and functions that can be performed better by the people in their collective capacity than by individuals (such as the issuing of money), shall be controlled or managed by the community, and that no citizen shall be given any legal advantage over any other citizen. These principles may be tersely summed up in the phrase "No monopoly"; and with them fully harmonizes the salutary principle of no special favors to Churches or other private institutions, suggested by Dr. **McGLYNN** in the article from the *North American Review*."

Mr. **GEORGE** adds that there can be no

> "disposition to go further in the direction of advocating governmental interference. The Socialists of the German school, who form a section of the party more influential by their activity than by their numbers, must be contented with this, and doubtless will be contented, as the wiser heads among them must recognize the hopelessness of opposing their distinctive notions to the ideas of individual freedom of action which are so strongly held by the great majority of the American people."

We understand Mr. **GEORGE** to hold that these measures involve no new principles. They are, in his opinion, merely extensions of acknowledged powers already exercised by the community. He proposes another application of the power of taxation, and of the power now illustrated in the state management of the Post-office and in national banking. In other words, he holds that there is already a certain Socialism in the government, and he would extend it in certain directions, as Senator **BLAIR** would extend it in his education bill. Consequently, as we understand, he argues that his propositions are to be discussed upon grounds of expediency, and not denounced as revolutionary. But Mr. **GEORGE** as a speculator in social philosophy and Mr. **GEORGE** as a political or partisan leader are very different figures. When the Labor movement becomes a political party he can no longer control its objects or its methods. Support of the ticket nominated at Syracuse would mean very much what the vote for **HENRY GEORGE** as Mayor meant. It was an aspiration, as we have said, an expression of dissatisfaction, but it was not an approval of a definite policy. All Mr. **GEORGE**'s own speeches and the general discussion during his canvass for the Mayoralty had no relation to the duties of the Mayor of New York. Mr. **GEORGE**'s position is that of a man who points out what he believes to be the remedy for increasing poverty and for a certain popular discontent. But his supporters have no real conception of the nature and scope of his remedy. They follow him because he expresses sympathy and proposes relief. That, however, is not the way in which parties are developed. They are produced by a common agreement upon an object and upon the means to attain it. There is no such condition in what is called the Labor party. Probably not fifty persons in the weekly audience of the Anti-Poverty Society have any clearer idea than that they wish to be more comfortable, and no comprehension whatever of Mr. **GEORGE**'s land theories or of their practical application. They really understand **HENRY GEORGE** no more than the English workmen understood **ADAM SMITH**. But the members of the Anti-Poverty Society are all voters, as those workmen were not, and the extent of their vote is a matter of very great importance to the community.

SUGGESTIVE FIGURES.

ONE of the most significant political facts is the result of the recent election in Kentucky as analyzed in a letter to the *Evening Post* from "A Free-trade Mugwump" in Louisville. The Democratic plurality for **CLEVELAND** over **BLAINE** in 1884 was 34,869. This was much smaller than before. But this year, in a much larger aggregate vote, the plurality for **BUCKNER** is only about 16,000. This loss is due but very slightly to the Temperance and Labor vote, and the diminution of the plurality to less than half that of three years ago cannot be attributed to Democratic over-confidence or apathy, for a great many counties changed from the Democratic to the Republican side, with a corresponding gain in the Legislature. It was not accidental, for long before the election bets were made on the smallness of **BUCKNER**'s majority. The Republican gains were among the white voters, and the Republican votes were not paid for, because there was no one to make up a campaign fund from the offices, which are now in Democratic hands.

This Democratic loss is equivalent to that of 1636 in each of the eighteen districts of the State, and it is too significant to be disregarded. The Free-trade Mugwump explains that the race issue is of small importance, because, while the colored voters support the party that emancipated the slaves, the white voters no longer regard the Democratic as especially the white man's party. Despite the *Courier-Journal*, the tariff issue was more prominent than ever before, and many Democrats, being protectionists—an out-cropping of the **CLAY** period—found that they were on the wrong side. The **BLAIR** education bill, which the Democrats decried, secured the great majorities in the illiterate hill counties, and in these counties the Union veterans resented the pension vetoes, which the Democrats sustained. The Democratic candidate was one of the few original secessionists in Kentucky, and "all the mere anti-**BLAINE** Mugwumps returned to their old Republican allegiance." And finally, the Republican candidate assailed the Democratic extravagance and misconduct in the State.

This is all very suggestive. It shows, among other things, that Mr. **SHERMAN**'s Whig appeal to Tennessee was very sagacious. It indicates the passing away of the political epoch based wholly upon slavery, and the reappearance of the Whig tradition. The tariff feeling, when taken in connection with the late Democratic declaration in Virginia for "a tariff upon imports so adjusted as to encourage productive interests at home," shows that there will be no sharp controversy upon the tariff in the election next year. In general the facts show that even in Kentucky the disintegrating forces in the old parties are very active.

A DEMURRER.

UPON the "Southern question," as revived by Governor **FORAKER** and others, a Republican in Ohio writes us as follows, making Governor **FORAKER**'s article in the *Forum* the text. In that article the Governor treats the alleged suppression of the colored vote in some of the Southern States as an argument for restoring the Republican party to power. Our correspondent says:

> "Myself a loyal member of that political organization, I agree with countless other members of our party and right-thinking citizens everywhere in deprecating this line of argument as unpatriotic, inconsistent, and impolitic. It is strikingly inconsistent for any complaint of Southern misrule to emanate from a leader of the Republican party. Would this condition of affairs in the South be in any way bettered by the return of the Republican party to power? Can any one pretend to say that this suppression of suffrage was any less notorious in the days of **HAYES** and **ARTHUR** than it is in the days of **CLEVELAND**? Is it not clearly evident that only through the dissensions of the Southern leaders themselves can the negro vote become a valuable political quantity to be sought after by these same leaders, and by them to be protected? With a professedly hostile Administration the South will be always 'solid,' and the negro and the carpet-bagger continue to be disfranchised.
>
> "At any rate it is clear that this agitation by Governor **FORAKER** is politically impolitic. Elections demonstrate that it has lost its old-time power. Men fail to see how the Republican party, if in power, can remedy the wrong. They begin to say that it is time for the negro to stand alone. The South has been thrown open to Northern immigration, and letters and papers sent from the South to Northern homes are suggesting to our people that the Southern question is one that can only be dealt with by those who have some acquaintance and sympathy with the Southern people.
>
> "This letter it will be seen readily concedes the premises of the most radical Republican, but aims at suggesting a doubt as to the correctness of their conventional conclusion."

THE ANGLO-SAXON SCHISM.

IN an exceedingly interesting address, delivered last spring before the Canadian Club in New York, and now published, Mr. **GOLDWIN SMITH** treats of the Anglo-Saxon schism in the separation of the American colonies from England. The ample historical knowledge of the author, his profound interest in the development of free political institutions, and his hearty sympathy with America, the country in which he has chosen to live, exchanging a chair at Oxford for one at Cornell, and a home in England for one in Canada, all give great value to any expression of opinion upon such a subject, and the expression is marked by the characteristic clearness, crispness, and incisiveness of his style. Mr. **GOLDWIN SMITH**'s theme is simple. The separation of the colonies and the mother country was inevitable, but the form of separation, the violent rupture, was unnecessary, and therefore a misfortune; and the interests of both countries and of the world require a hearty good understanding and accord of the two branches of the English-speaking race.

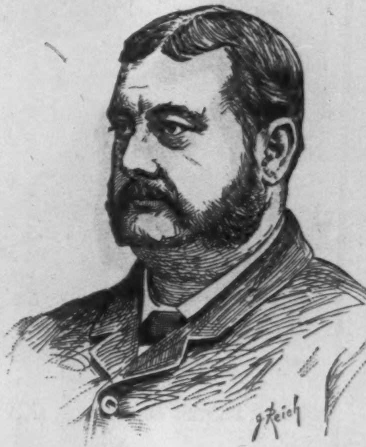
The author's views upon the general character of what he calls in an earlier lecture upon the American colonies "the greatest disaster that ever befell the English race" have not changed, but his feeling in regard to the relative conduct of England and America is somewhat modified. Colonial taxation in the earlier lecture he holds to have been "in defiance of the first principles of English government." In his maturer judgment the right of taxation was hardly to be questioned, however inexpedient its exercise at the time may have been. But then as now Mr. **GOLDWIN SMITH** holds that the separation was probably a gain to both countries. It was the quarrel that was deplorable. He thinks that a little patience, a little endurance, on the part of the colonies would have ended in a repeal of the objectionable laws. But it could hardly, we think, have caused a withdrawal of the preamble asserting the right of taxation, and it was upon the preamble, as **WEBSTER** said, that the Revolution was fought. Nothing is more striking, among the many striking facts of the time, than that **BURKE**, who of all great statesmen was most earnest in disclaiming all theoretical politics, should have been the most earnest champion of a people who were fighting upon a statement of abstract right. **BURKE**'s position, indeed, was that the right of taxation should not be even discussed so long as its exercise was inexpedient. But it was inexpedient not because of its effects, for the amount of the tax was no more onerous upon the colonies than that of the ship-money. It was the principle which was obnoxious, the possible oppression which lay in conceding the right.

The question is purely speculative. But in this centennial year of the Constitution it is especially interesting. **GOLDWIN SMITH**'s view is held also by **LECKY**, whose whole treatment of the Revolution, although exceedingly un-American, is candid, and based upon thorough research. Both authors doubt whether the Revolution was in any proper sense a popular movement. They both point out that there was no thought of separation when it began, except in the mind of **SAMUEL ADAMS** and a few sympathizers; and **LECKY** holds that it would have failed except for the aid of France, and France in striking at England in America overthrew herself. But the purpose of **GOLDWIN SMITH** to quicken the conviction that the interests of well-ordered liberty and of free popular institutions, as against the modern forms of hostility and peril to them, demand the sincerest harmony between the two great English-speaking nations, is one that will command the hearty assent of the most intelligent and patriotic Americans. He thinks that the Celtic genius is not friendly to such institutions, and that the present Irish movement is hostile to them. He naturally holds that American sympathy should now incline to England rather than to Ireland. But here, without provoking discussion, we should be disposed to ask whether a remark in the earlier lecture upon the American colonies is not still true: "But English statesmen, with all their greatness, have seldom known how to anticipate necessity." With the general aim of the present address, however—the fostering of the most fraternal international understanding—every patriotic and generous American will agree, and it is easy to understand the regret of generous Englishmen in feeling with **GOLDWIN SMITH**, "But though the wound will heal—and that it may heal ought to be the earnest desire of the whole English name—history can never cancel the fatal page which robs England of half the glory and half the happiness of being the mother of a great nation."

PERSONAL.

MR. J. EGLINTON MONTGOMERY was by Admiral **FARRAGUT**'s side in **WILLIAM PAGE**'s studio when he examined the picture painted by that artist, and heard him distinctly endorse the position of himself and the adjustment of the rope as "singularly correct." Mr. **MONTGOMERY** therefore denies the story now current that the Admiral was not lashed to the mast.

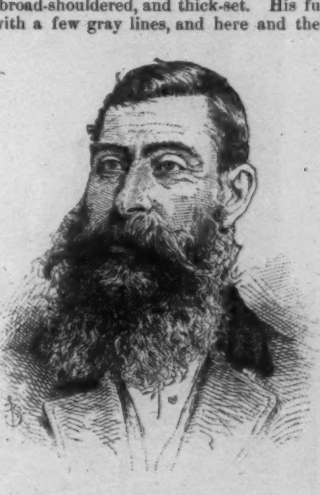
—The burning of the steam-ship *City of Montreal* is not the only occasion when Captain **FRANCIS S. LAND** has shown great courage and presence of mind. It may be remembered that when he was in command of the *City of Berlin* his vessel collided with an iceberg. It was remarked at the time by some of the passengers that of the iceberg or their captain, "the latter was the cooler of the two." On his face Captain **LAND** shows courage, determination, and manly traits. In **HARPER'S MAGAZINE** for August, 1886, in an article entitled "The Transatlantic Captains," a brief sketch of Captain **LAND** was given with mention of the splendid qualities that he possesses.



—It must be gratifying to an author to get such a letter as Mr. **CHARLES DUDLEY WARNER** received a few days since from a gentleman in Texas who has been reading the "Mexican Notes" published in **HARPER'S MAGAZINE**. "I have been living," says the writer of this letter, "either in Mexico or on the Texas border for the past seven years, and I must say that you have come nearer to real facts and truths regarding the 'Country of the Fair God' than any writer of the thousands whose glowing effusions I have perused. There is no doubt about your writings, and you deserve a niche in the Temple of Truth."

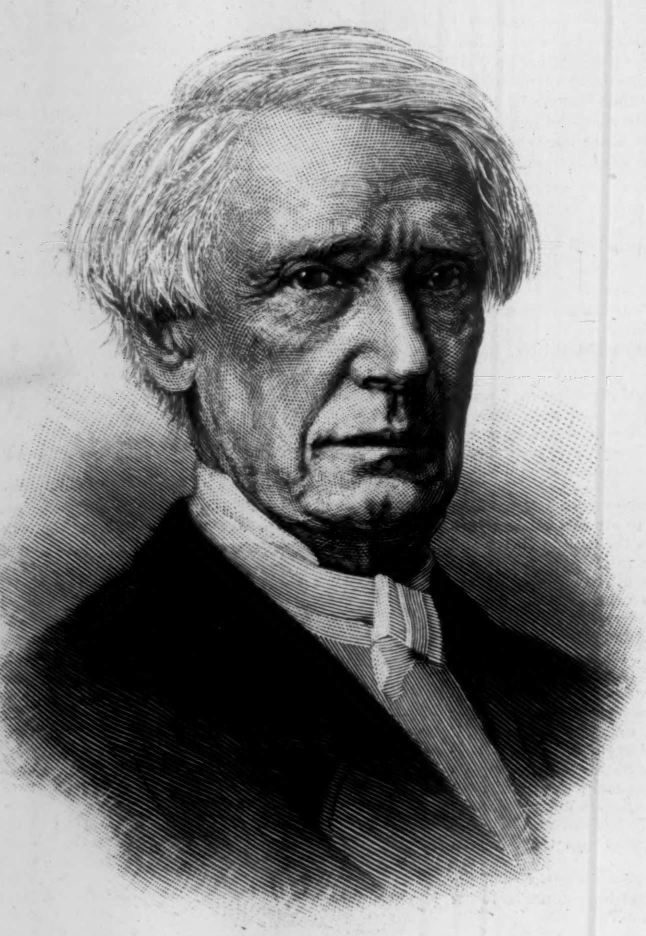
—The late Rev. **ELEAZER ROOT**, of St. Augustine, Florida, was very closely identified with the cause of education in the South and West. He began his career as a lawyer, but his health broke down under the strain, and he accepted a professorship in Hampden-Sydney College, Virginia. From thence he went to Wisconsin when that State was young, and was one of the prime movers for the establishment of a permanent system of education, and was a chief promoter and founder of Carroll College at Waukesha. He held important positions in State Conventions, and in 1848 he was elected Superintendent of Public Instruction, and thereafter was spoken of as the father of the entire educational system of Wisconsin as it now exists. He was also chief in founding the State University. Late in life he was ordained a clergyman of the Protestant Episcopal Church, and at the time of death, in his eighty-fifth year, was *rectore meritus* of Trinity Church, St. Augustine.

—Captain **BARR**, the skipper of the *Thistle*, is about five feet eight inches in height, broad-shouldered, and thick-set. His full, heavy beard is black, with a few gray lines, and here and there dull tawny touches bestowed by the salt sea air. His eyes are also black, and have the appearance of being very large. They are surmounted by very prominent bumps of perception, as the phrenologists call them. The captain was born in Glasgow forty-two years ago. He got nautical experience as a boy fishing on the Clyde. Soon after he was twenty-one he commanded a yacht designed by Mr. **GEORGE L. WATSON**, the designer of the *Thistle*. He won with her thirty-eight prizes in two seasons, and ever since he has been a famous racing skipper. He sailed the *Thistle* to the remarkable series of victories which set our yachtsmen figuring in the early summer. As skipper of the *Clara* during two seasons he made himself perfectly familiar with the waters in which the next races for the *America's* cup are to be run. He talks freely to the reporters, but none of them has yet learned from him what the *Thistle* looks like below the water-line.

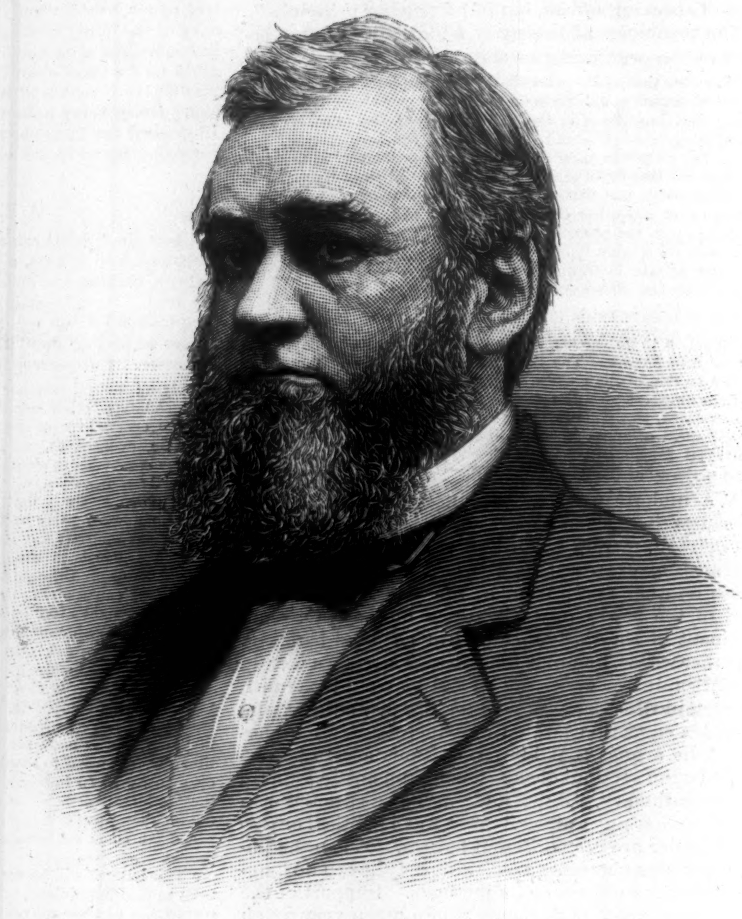


—Mr. **GEORGE W. CABLE** agrees with the rest of the reading public that Miss **CONSTANCE FENIMORE WOOLSON** is a powerful writer, and cites her *Anne* in proof of this assertion.

—When the late Dr. **SAMUEL D. GROSS**, of Philadelphia, married, the income from his practice was not $300 a year. Before his death he had received fees as high as $2000, and he often received $1000 and $500 for a single operation. His professorships in the different medical schools with which he had been connected, up to February, 1870, yielded him about $110,000, and the income from his books up to the same period had been about $18,000, of which the greater proportion was derived from his *System of Surgery*.



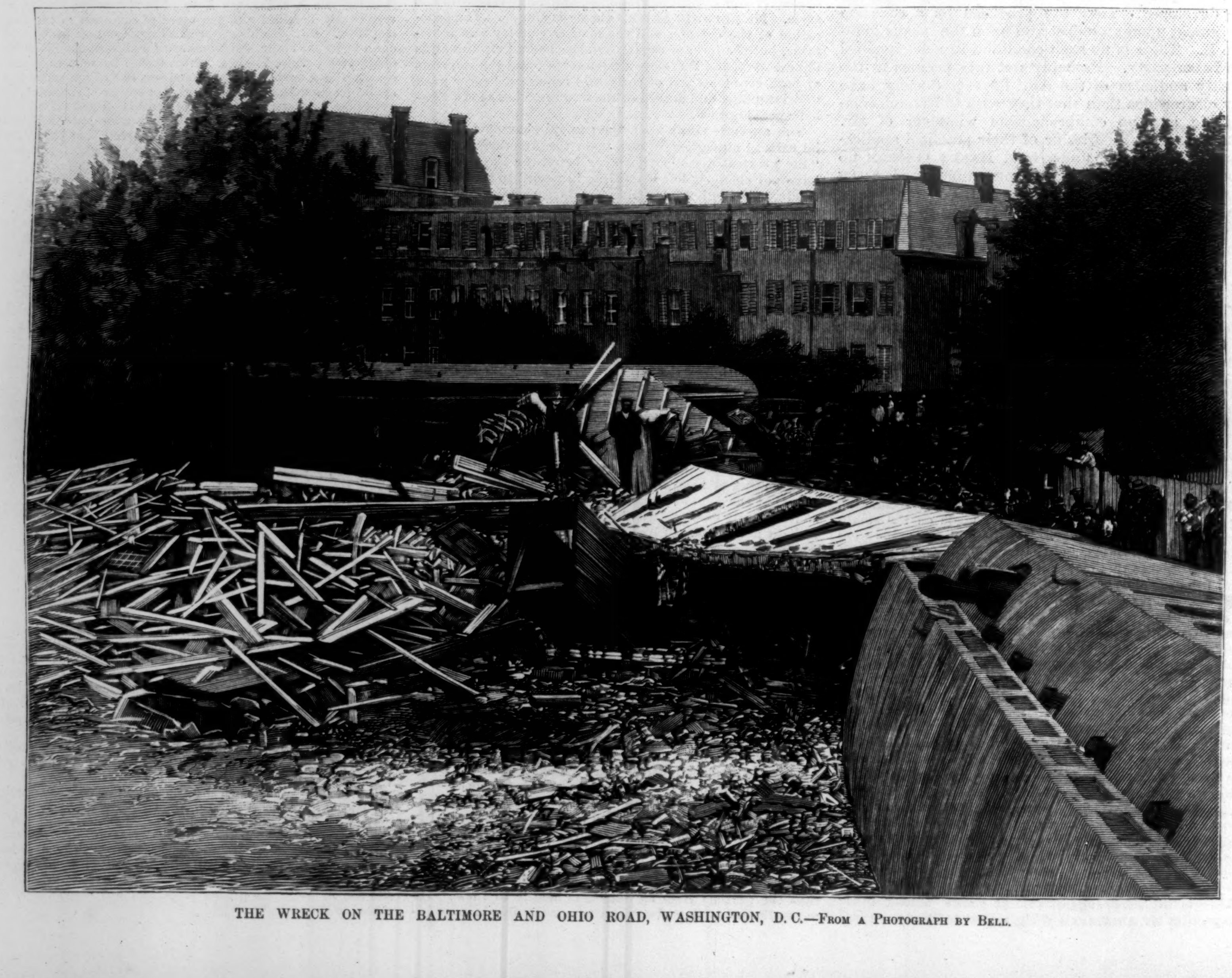
THE REV. DANIEL CURRY, D.D., LL.D.—[See Page 615.]



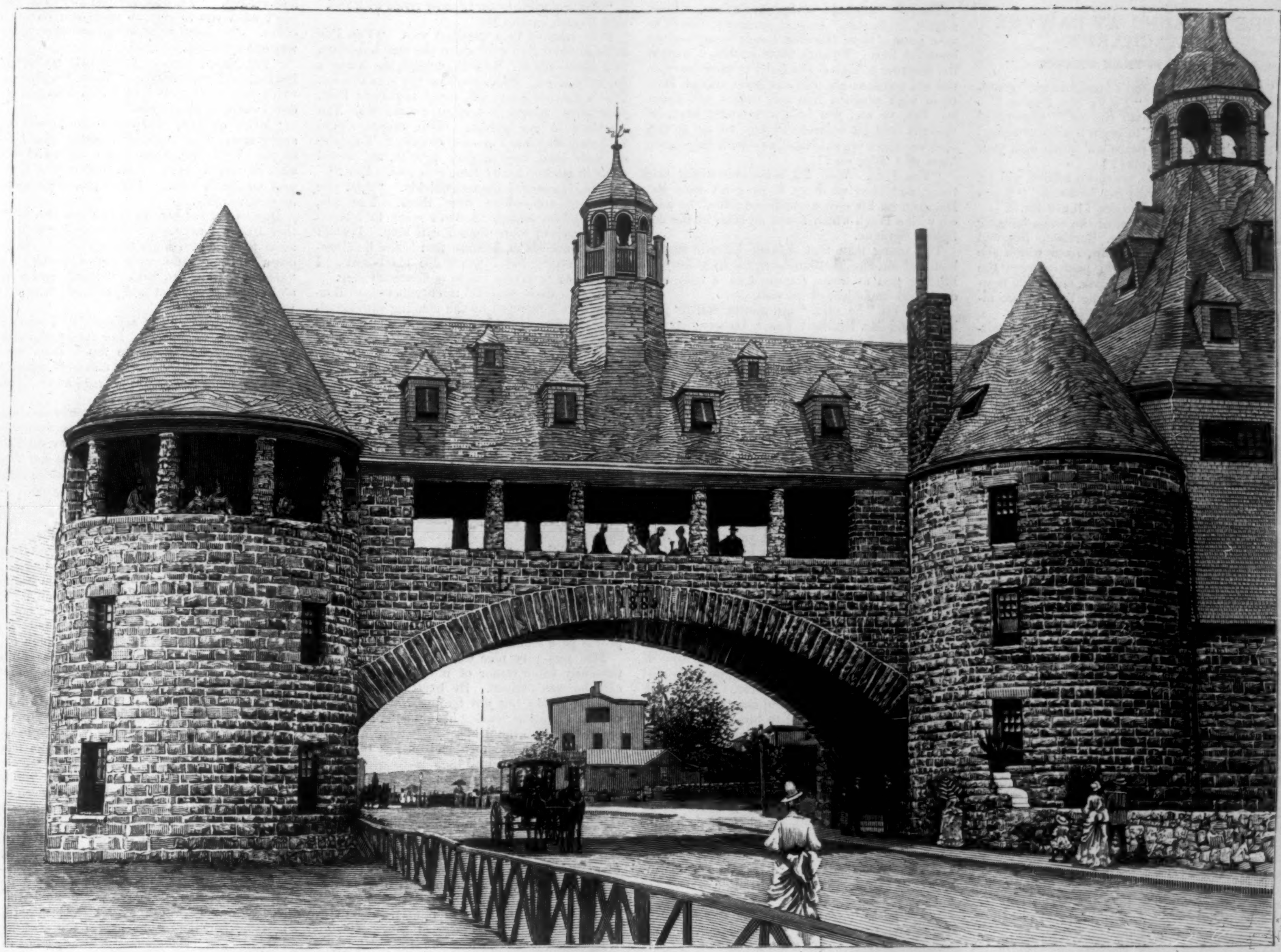
PROFESSOR SPENCER F. BAIRD, SECRETARY OF THE SMITHSONIAN INSTITUTION.
From a Photograph by Smiley, Washington, D. C.—[See Page 615.]

THE RAILROAD ACCIDENT IN WASHINGTON.

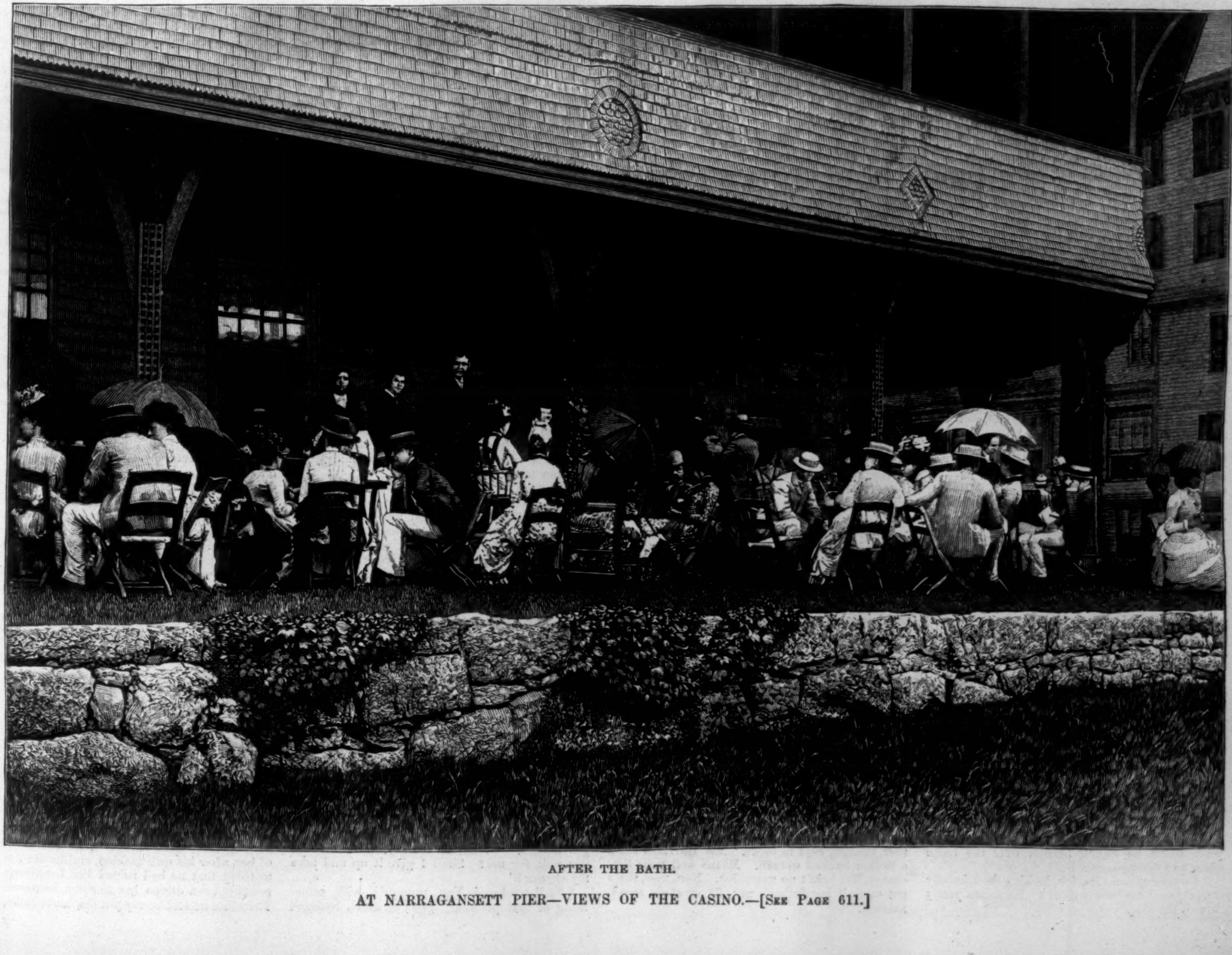
The Baltimore and Ohio Railroad enters the city of Washington from the West on a sharply curving branch of a Y, which serves as a junction with the tracks from the south. In the angle was a switch and signal house, a brick structure two stories high, from which the switches and signals of the Y are operated. On the morning of August 17 the Cincinnati, Chicago, and St. Louis Express, due at 6.20 A.M., left a station ten miles from Washington ten minutes behind time, and to make up the loss the engineer put on a high speed. He soon found that the air-brakes would not work, and signalled for the hand-brakes. These were unable to control the train under its high speed. It came upon the curve of the Y at a furious rate, said to be from fifty to sixty miles an hour, the wheels sliding on the rails. About one hundred and fifty feet from the signal house the cars behind the engine left the track and dashed into the building. The engine was dragged off, and plunged some distance ahead, ploughing up the ground, and turned over on its side. The engineer was crushed to death, and the fireman badly injured, while the escaping steam and water dashed into a neighboring house, frightening and scalding the inmates. The signal building was demolished, and the forward car was crushed in its ruins, about twenty passengers being more or less seriously injured, one, it is believed, fatally. The mail, express, and baggage cars were rolled over on their sides, and their occupants badly bruised. One passenger car and two sleeping-cars remained on the track, none of their inmates being much hurt. The signal man saved himself by jumping from the second story of his building, breaking his arm. A coroner's jury attributed the accident, and others that have occurred at the same place, to the rapidity with which trains "habitually enter the city."



THE WRECK ON THE BALTIMORE AND OHIO ROAD, WASHINGTON, D. C.—From a Photograph by Bell.



LOOKING UNDER THE ARCH.



AFTER THE BATH.

AT NARRAGANSETT PIER—VIEWS OF THE CASINO.—[SEE PAGE 611.]

THE WEDDING AT LAWYER BLANCHARD'S.

By KATE PUTNAM OSGOOD.

"GOT Old-Man Brackett's farm, has he?" grunted Farmer Harrison. "*I'll* fix him, I guess!"

"Now, Shadrach, what's the use?" whimpered his wife. "Jest goin' to begin it all over again! Why can't ye live in peace an' quiet with your neighbors, like other folks?"

"S'pose you 'tend to your own affairs, will ye, Mis' Harrison?" retorted her husband. "When I want women-folkses' advice I'll ask for it."

With this he stalked out of the room, banging the door after him. Mrs. Harrison followed limply as far as the window, from which she watched the tall, spare form pass between the double border of cinnamon-roses, under the flowering locust-trees, and down the road in the direction of the farm lands.

"There 'tis!" she said to herself, in despairing protest. "I did hope when Old-Man Brackett died there'd 'a ben an end of it, but now this young man's comin', it 'll be the same thing right along. It passes my understandin' how Shadrach *can* be so cantankerous."

Old Joshua Brackett, or Old-Man Brackett, as he was called in the village, had owned the farm next to Harrison's, and while he lived there had been war between the two men about their boundary line. But one day Brackett died suddenly, and the victory remained, for the time at least, with the survivor.

It was not very much to fight about, there being but a few yards' difference either way, but it had aroused a bitterness and obstinacy absurdly disproportioned to its importance. It included an ancient right of way, where there had formerly been a road, now long disused, and marked only by a double row of apple-trees. This road had been the first cause of the quarrel, which, as often happens, had outlasted its origin.

When Harrison came in again he said nothing at first, but there was an air of satisfaction about him which was of evil augury. His wife marked this, and held her peace. Finding that she would not speak, he said, finally, "Waal, Emeranzy, I've got things fixed 'bout that bound'ry line. Guess it's all right *this* time."

"Why, what you done?" inquired his wife, dejectedly.

"Never you mind," replied Harrison, with a chuckle. "It's all right, I tell ye. When that Dayton feller gits here he'll find I've saved him a heap o' trouble. Won't be my fault ef things don't go 'long slick as paint now. *I* don't want to quarrel."

His wife looked up at him eagerly, but seeing a contradictory gleam in his eye, she only answered, quietly, "Waal, Shadrach, that's a becomin' frame o' mind anyhow."

That same afternoon Harrison, at work on his farm, heard voices in the adjoining meadow. Creeping nearer, he saw two men talking together, one of whom was Pete Sprague, the general factotum of old Joshua Brackett; the other a young man, whom Harrison at once concluded to be the present proprietor. Suddenly the stranger raised his eyes and fixed them on Harrison, who, perceiving that he was seen, swung himself over the fence.

"How d'e do, Mr. Dayton?" he said, with a careless nod at Sprague, "for I take it that's who ye air—hey?"

"Yes, my name's Dayton," answered the young man; "and you, I suppose, are Mr. Harrison?"

"Waal, yes, I s'pose I be," allowed the other, cautiously. "You're my next neighbor down here," he continued, "like your uncle afore ye. Don't know as he *was* your uncle," he went on, having fruitlessly searched Dayton's face for information; "but anyhow Old-Man Brackett an' I 'a ben neighbors on these farms for a good while. An' a fine piece o' land ye've got there, *I* guess."

"Yes," assented the young man. "I've been looking it over a little with Mr. Sprague here. About this fence, now, Mr. Harrison," laying his hand on it; "I believe you put it up lately?"

"Must 'a done it this mornin', for 'twarn't here last evenin'," interjected Sprague, with a grin.

"Waal, yes," admitted the farmer, ignoring Sprague's remark. "I thought, as you was a stranger here, I'd kind o' give ye a start, so I jest run this up along the edge."

Pete Sprague threw up his head and laughed. Dayton smiled. "It's almost a pity you took the trouble," he said, "for I'm afraid I shall have to take it down again."

"Take my fence down!" repeated Harrison, with a stare. "What in thunder for?"

"Well," rejoined the young man, with an evidently pacific jocoseness, "perhaps to put it up again a little further that way," pointing over Harrison's land. "Come, now, Mr. Harrison, about this question of the boundary line: of course I believe my title's clear, but I don't want to quarrel with my new neighbors, so, though the land's mine, if *you'll* agree not to plant anything on it, *I* will, and we'll just take down the fence and say no more about it."

"We will, hey?" growled Harrison, losing his temper at what he considered the consummate impudence of this speech. "Land's yours, is it? Tell ye what I *will* agree to, young feller! I'll keep that fence where 'tis, ef I have to put it up every mornin'."

"Then you will have to, I'm afraid," answered Dayton, calmly, "for I give you fair warning I shall pull it down as often as you put it up."

"Ye will, will ye?" blustered Harrison, with an angry snap of the eyes at Sprague, who stood by, chuckling. "That's what we'll see, I guess." With which he swung himself over the fence again and disappeared.

"I suppose," said Dayton, looking thoughtfully at Sprague, "my title *is* clear? He seems pretty sure of his side."

The grin vanished from Sprague's face. "Look a-here, Mr. Dayton," he said, earnestly, "don't ye take none o' Shad Harrison's sass 'bout that 'ere bound'ry line. 'Twarn't never settled, n' more'n the doctrine o' 'riginal sin, but I've allus heerd as the old gentleman's title was good, though Harrison nigh plagued him out of his life about it. But, ye see, you bein' a stranger here, he thought he'd git beforehand with ye, an' so run that 'ere fence up, calc'latin' ye'd let it stay 'cause '*twas* up. D'ye see?"

"Yes, I do. Well, I'll make sure about this thing, and then we'll try if we can't beat Mr. Harrison on his own ground—or mine," he added, with a laugh which found an echo in the delighted Sprague.

The young man then betook himself to the house of Mr. Samuel Blanchard, the local lawyer. Finding him at home, Dayton took a seat, and explained the object of his visit.

"You see," he said, "the matter stands just here. Old Mr. Brackett was a far-away cousin of mine, and he has left me this farm on the one condition that I never give up the boundary line to this Harrison. So, as I hold the property on that basis, I'm prepared to fight for my rights. Only, of course, I want to be sure they *are* my rights."

"*Of* course," assented the lawyer—a large and rather pompous man; "I follow you *com*pletely. Now, then, you can just make up your mind there ain't a single *i*dentical chance for Shadrach Harrison once this matter comes to the jurisdiction of the courts. Why, you can snake him up root and branch, you can, sir. Old-Man Brackett could 'a done it years ago, if he'd been a mind to, but he'd got a grievance against the law, and he wouldn't resort to it anyhow. Yes, you've got the whip-hand of Harrison, you have, sir, and that's the *e*ternal truth!"

"All right," said Dayton. "Now I see my way clear before me."

The next morning early he went down alone to the field to reconnoitre. On the other side of the fence, which was still standing, he perceived a movement in the thick clover. There were glimpses of a dark curly head among the purple blossoms, and it occurred to him that this was some one in Harrison's interest sent to work some new mischief.

"Now, then, young fellow," he called, briskly, "just come out of that, if you please."

"Oh yes, I'll come; but I'm not a 'young fellow,' if *you* please," answered a sweet, saucy voice. And the next moment a girl's laughing face was looking at him over the board fence.

Dayton's hat flew off. "I—I beg your pardon," he stammered. "I had no idea who was there."

"Well, 'tisn't trespass as long as you let the fence stand, so perhaps I can keep these," she went on, gravely, holding out her strawberry pail. "It's my last chance, maybe, and the biggest ones grow here."

Dayton could not help laughing at the absurdity of the position, and the mischief that danced in her black eyes. He looked at her from his six-feet superiority, and said, gallantly, "Give me one of the strawberries, please, and we'll call it quits."

"Well—if that wouldn't look like paying toll—" she hesitated, with assumed anxiety. "Because I belong to the other side, you know."

So he had already guessed, though it was difficult to connect her frolic daintiness with anything as crabbed as Farmer Harrison.

"No, I don't think it would," he answered, in the same spirit, "especially as there's no witness—"

"Waal, I swan!" suddenly exclaimed a voice, in curious contradiction of his words, as the lanky form of Pete Sprague emerged from some willows. "Dew tell ef that's you, Nan Harrison! Hain't come down to settle the hull thing afore breakfast, have ye? Mornin', square"—an appellation transferred from his old employer to the new one. "They told me, up t' the tahvern, 't you warn't in, so I thought mebby I'd find ye down here."

Dayton just then wished him back at the "tahvern." To a young man of twenty-five the tender blue of the morning skies, the dews and blossoms and waving grasses of the morning meadows, are a fitter setting for two than for three, when one of those two is a saucy little beauty with eyes as bright as the dew-drops and cheeks as pink as the clover blooms.

Nan herself, however, did not seem to share these feelings. She tossed back her short black curls as she said, with a laugh: "Oh, is that you, Pete? Then you can introduce us."

"Waal," said Sprague, proudly, "guess I can give an interduction 's good 's the next man when I set out, Mr. Dayton. Don't know 's I know your fust name?" interrogatively.

"Willard," supplied Dayton, laughing.

"*Per*cisely!—Mr. Willard Dayton, let me make you 'quainted with Miss Annie Harrison, the pootiest gal in the village, ef she *is* on the other side."

"Well, if I take down the fence, she *won't* be on the other side," said Dayton, affecting to misunderstand, as he began to suit the action to the word. But upon this the young girl tripped away with a laughing nod, leaving the two men looking after her.

"Seems kind o' cur'ous a gal like that kin belong to Shad Harrison, don't it, though?" said Sprague, reflectively, as he joined in the work of taking down the boards.

"She doesn't look much like him, certainly," answered Dayton.

"No. Favors her mother. Ain't *like* her mother, though, 'cept in looks. Mis' Harrison she's a broken-backed woman. Means well, poor Emeranzy, but hain't no gumption. Nan, now, she's got more 'f her father's grit, f'r all she's sweet-natered."

"She seemed to be on friendly terms with you," said Dayton, carelessly.

Pete laughed in a gratified way. "Yes, I've allus knowed Nan ever since she was knee-high to a toad—she an' Milly Blanchard, the lawyer's gal up yonder. Them two's as thick as thieves. That's another pooty gal, now," continued Pete, judicially, "though not to be evened with Nan Harrison in *my* 'pinion. Waal, square, s'pose I'd better take these 'ere boards away? 'F they're on your land, they're your prop'ty, an' they'll come in mighty handy some'eres else. Hey?"

"No," answered Dayton, quickly. "Just pile them up somewhere over there. You see, Sprague," he added, "I don't want to quarrel with Harrison more than I can help. I won't let his fence stand, because that would be allowing his claim, but I won't use his boards. I don't mean to take a single unnecessary step."

How far these peaceful intentions toward Harrison were influenced by the meeting with Harrison's daughter Dayton perhaps was not aware. Possibly Sprague was, for he chuckled to himself as he laid the boards aside.

The next morning the fence was up again. Again Dayton had it removed, and again it was replaced. Once more he took it down, and on the following morning he found a rope stretched along the boundary line and knotted round the apple-trees—a contrivance which required but a few minutes to adjust. This also Dayton removed, only to find it there the next day. So things went on for some time, the rope fence appearing and disappearing regularly every day, without a word exchanged between the two belligerents.

Meanwhile Dayton was frequently meeting Nan Harrison here and there in the village, and particularly at the house of Lawyer Blanchard, whom he had occasion to consult from time to time. Nan also was often there visiting her friend Milly, and many a pleasant hour did the three young people pass together.

This was very nice while it lasted, but when presently some rumor of it came to Harrison's ears he was furious. He burst like a tornado into his house, but not finding Nan there, with sudden suspicion, leaving his untasted supper, he hurried back to the fields.

By this time the men had all left them, and they were relapsing into their usual evening quiet. The sun had not yet set, and the long level rays struck across the landscape, intensifying the green and gold of patches of unmown grass interspersed with tall yellow lilies. Wherever these lines of light lay it still seemed broad afternoon, though the deep contrasted shadows had the look of twilight, while the dimness of night was already confusing the outlines of the farthest hills.

In one of these lines of light Harrison's eye presently caught the flutter of Nan's pink and white cambric dress, where she stood with Dayton under one of the apple-trees, whose leaves were tossing over their heads in the rising night breeze. The young man was talking earnestly as he bent down, holding both her hands in his, but the look in both faces needed no words to tell the story.

With a bound Harrison flung himself between them, and pulled his daughter away. "Come along!" he gasped, in a voice choked with rage. "Bold, unnateral— And as for you, ye mean-spirited snake in the grass—"

But by this time Dayton had recovered himself. "Mr. Harrison," he said, quietly, "*I* take whatever blame there is in this, though I don't think I deserve the name you've just given me. I mean to be fair and above-board in all my dealings. But at any rate it oughtn't to come on *her*. She didn't know—"

"No, no," sneered the farmer; "didn't neither of ye know, I expect, when ye was havin' yer stolen meetin's an' yer love-makin' up t' Lawyer Blanchard's."

"Father!" interjected Nan, with a flash of indignant disavowal.

Dayton struck in more calmly. "We haven't had any stolen meetings, Mr. Harrison, nor any love-making either, until to-day. I don't deny my feelings for your daughter, and I would have come openly to your house if you would have allowed me; but I knew 'twas no use trying that, so I went where I could see her. But there was nothing secret about it. Anybody might have known it, and plenty did. She must have guessed I wanted to marry her"—with a quick look in Nan's half-averted, burning face—"but I never told her so till to-day, and we were planning just now how to get your consent—"

"I'll see you strung up with that rope fust!" burst in Harrison, unable longer to control himself, and pointing to the coil which lay on the ground where Dayton had thrown it. "Comin' here to steal my land! Think ye can play the same game with my gal, do ye? Now you listen, young man: I'll give her to ye when ye give up that claim, an' not before, as there's a heaven above!" And the old man raised his hand toward the rosy golden sky like a sea of soft light over their heads.

"But, Mr. Harrison," remonstrated Dayton, "I don't think you realize how I am placed. This property is mine on the express condition that I do *not* give up the claim, and if I do, I don't know how long we might have to wait, for I should have nothing to support your daughter with."

"Waal, go to work an' *make* somethin', then," retorted Harrison, with a grin. "I'll give ye leave to wait, ef that's all. Don't care *how* long ye wait."

Dayton wavered for a moment. It was hard to have Nan there, in his sight, almost in his arms, and speak the word which must separate them. In his desperation he appealed to the girl herself. "What do you say, Nan? Would you wait for me? Shall I give it up and take my chance?"

"No," answered Nan, promptly, with something of that paternal "grit" of which Sprague had spoken. "I'd wait for you any time, but I don't want you to give up your own on my account. Just keep right along, and there'll be a way out somehow."

"Yes, Nan, I suppose that's best really," said Dayton, half regretfully. "Well, Mr. Harrison, won't you think better of it? I'd do anything else I could to please you."

"Much obliged," answered the farmer, with angry scorn, "but there ain't nothin' else I want of ye. Ye'll find, when I get my mind set, I ain't so easy changed." He turned, with a fresh grip on Nan's arm. "Come, gal, come along," he said, roughly.

Dayton did not care to exasperate him by further fruitless argument. But neither would he seem to renounce his claim on Nan. He bent down suddenly and gave her a parting kiss. "Good-by, Nan," he said. "Don't forget me; and remember, as you said just now, there'll be a way out somehow."

"Good-by, Will," she answered; "I won't forget." Then, urged on by her father, she moved away. Dayton lingered to watch them out of sight through the darkening meadows, where the plaintive night chorus of the frogs and whippoorwills was just beginning.

After this for a long time the young man's only sight of Nan was on Sundays, in the family pew at the meeting-house. She no longer visited Milly Blanchard, and it was reported that her father had sworn she should never cross his threshold again if she so much as spoke to Dayton.

So the weeks passed by, until one day the village was startled by the rumor that Dayton was going to marry Milly Blanchard. People surmised that his was a heart caught in the rebound. Some even justified him for disregarding so uncertain an engagement, but most pitied Nan, and blamed Dayton and Milly about equally. They called Milly a cold-hearted jilt who had not hesitated to supplant her friend, as well as to throw over her cousin, John Dearborn, although everybody knew that the poor fellow was expecting to marry her as soon as he could make a home for her in the West.

When Harrison heard these reports he was divided between resentment at the slight to his daughter and triumph over the bad light in which Dayton had placed himself. Since the trouble about Nan, Harrison had summarily rejected the young man's repeated overtures; for although that device of the boundary rope had been abandoned, neither side taking any active steps about the claim, the old farmer was just as stiff-backed as ever, and vowed that he would never give Nan to Dayton as long as the young man asserted his right to the land.

Meantime Nan had lost much of her buoyant vitality; the rich clover red was fading from her cheeks, and her dark eyes looked unnaturally large in their hollowed sockets; but, with her inherited "grit," she opposed a steady front to her father's flings and her mother's lamentations.

But one day Harrison came home exultant. "Waal, Nan, ye might as well give it up now, I guess," he said, with a sidelong look at the girl. "Seems Lawyer Blanchard's gal's a-goin' to git married right away to that Dayton feller—blasted viper!"

Nan looked up at her father with a certain suppressed excitement, and a feverish flush on her cheeks, as she answered, catching her breath, "Yes, father, I know—I've seen—Milly."

Mrs. Harrison opened the door in time to hear the last words. "Yes, Shadrach Harrison, an' it's all your doin', every bit of it," she chimed in. "I hope you're satisfied, now that poor child's heart-broken!"

"Stuff!" ejaculated Harrison, as his wife's voice failed in tears. "Guess she ain't heart-broken with them red cheeks. Be ye, Nan? An' so the Blanchard girl told ye herself?" he went on, curiously.

"Yes," Nan answered, in the same half-suppressed manner. "She asked me to be her bridemaid."

Harrison stared. "Brazen hussy!" he growled. "Waal, Nan, why don't ye do it, ef only to show 'em how little ye mind?"

"I told her I would," replied Nan. Going up to her father, she laid her hand on his arm. "Father," she said, with a strange eagerness, "I know you haven't *meant* any unkindness all along, but I wish you'd say you haven't felt hard toward me—that you never will."

"Why, no, of course not, Nan," Harrison answered, with another stare. Then, as he looked into the girl's upraised face, so wasted without the hectic color, his hard but not wholly unfatherly heart smote him, and he said, with rough kindness, "Honestly, my gal, I thought you was better off without that feller, an' ye see now I was right. I've meant well by ye, Nan, an' always shall."

"Then we'll both of us have that to remember," answered Nan. She kissed him silently and left the room.

As the door closed, Mrs. Harrison's tears broke out afresh. "Ye don't realize—Shadrach—what—what ye've done," she sobbed out. "Ever sence she heard—she's ben—like that—kind o' still an' queer. I'm—I'm afraid—"

"Afraid o' what?" demanded Harrison, sharply.

"Somethin' she might do to herself—at the weddin'," said his wife.

"Women-folkses' nonsense!" said Harrison, contemptuously. "What *could* she do? Won't you be there to look after her, I'd like to know?"

He spoke with derision; yet he could not help a certain uneasiness in recalling Nan's strange look, and the peculiar solemnity with which she had kissed him. Harrison was proud of his daughter's beauty and brightness, as well as of her superior "book-l'arnin'"; he was even fond of her, after his own fashion, and he did not like to think that he had ruined her happiness, and possibly even driven her to some desperate act. Therefore he stubbornly put the doubt aside, telling himself that Nan's manner just now had been only a recognition of his better judgment.

During the time before the wedding Nan seemed more like her old self, so that even her mother ceased her predictions of evil. As for Harrison, when he drove his wife and daughter over on the appointed day he was in high good-humor, for though he himself would not set foot in the same house with Dayton, he was pleased with what he called Nan's spirit, and paid her various rough compliments, declaring that the bridemaid would outshine the bride.

Probably, indeed, the girl had never looked so lovely in her life before, for her beauty had gained a softness and expression which enhanced its natural brilliancy. Everybody watched her curiously, but she betrayed no consciousness except once, when she met the eyes of Willard Dayton. The color dropped suddenly out of her face, only to rush back in a great hot wave, which dyed cheek and neck with burning crimson. At this the spectators, with a common thought, nudged one another significantly.

When the guests were all assembled, the bridal party took their places before the table where Lawyer Blanchard, who was a justice of the peace, stood ready to tie the nuptial knot. The similarity of the two girls' white muslin dresses was somewhat perplexing, and before people had fairly settled which was which, the brief ceremony was concluded. Upon this Milly fell back a step, and then it became evident that she was not the bride, and that Willard Dayton had married Nan Harrison.

A great stir followed, until Lawyer Blanchard with a wave of the hand enjoined silence. Every one watched with eager curiosity, while the newly wedded pair left their places to be filled by Milly and her cousin, John Dearborn, who had just quietly entered the room, and for whose benefit the marriage ceremony began again.

Meantime some busybody had slipped over to the "tahvern" hard by and informed Harrison of what had taken place. Harrison burst into the room just as the second ceremony was ended, and foaming with rage shook his clinched fist in the lawyer's face.

"I'll make ye smart for this, ye low-lived, swindlin', humbuggin' rascal!"

"Mr. Harrison," the lawyer interposed, with much dignity, as the angry man gasped for breath, "perhaps you will oblige me by repeating them words? Some of 'em are actionable, or I am much mistaken, and there are plenty of witnesses here. I'll make *you* smart!"—with sudden fire—"I will, sir, by the Lord Harry!"

Harrison did not reply. He had almost as much fear and dislike of the law as Old-Man Brackett himself, and he did not intend to get involved in its mysterious toils. While he stood silent and baffled, his daughter hastened up to him.

"Father," she said, pleadingly, "don't you remember what you said the other day about meaning well by me? Oh, then forgive us now! We had to do like this; it was killing me. Dear, dear daddy, only listen to Will. He'll explain."

"Yes, Shadrach, do hear to reason," plaintively put in his wife, who had seized hold of the other arm. "Think o' the fate of them that sit in the seat of the scornful!"

Harrison turned his eyes from one to the other, and finally rested them on Dayton, who was silently waiting his opportunity to speak. In this look there was a tacit invitation, of which the young man hastened to avail himself.

"Mr. Harrison," he said, quietly, "I have always tried to deal squarely and openly with you, and it's gone very much against the grain to try any other way. But you heard what she said"—and he glanced at Nan. "I didn't dare to wait, and I never got the chance to speak to you. Now this trouble between us seems to be just here, that you wouldn't give me Nan if I held on to that claim, and I *couldn't* keep my farm if I gave up the claim to you. Well, now, here's a deed making over that piece of land to Nan. How's that? Mr. Blanchard has looked the matter all over, and he thinks that covers the whole case, as the land won't belong to either you or me. Now, Mr. Harrison, won't you shake hands over it, and let by-gones be by-gones?"

"Do, father dear!" pleaded Nan, while the farmer's wife said, with tearful solemnity, "Shadrach, ye *ain't* a-goin' to break the poor lamb's heart a second time over?"

Harrison's compressed lips slowly expanded into a grim smile. He pushed his hand up through his bristling iron-gray hair as he said: "Waal, I s'pose ye think ye've played me a pooty smart trick this time. No matter, I've kep' my word, as I told ye I should," turning to Dayton, "for, as you've just said, ef the land ain't mine, no more ain't it yours. So shake hands, young feller, an' I guess ye'll find that bit o' ground ain't the only thing Nan 'll have."

Dayton at once availed himself of the permission, after which Harrison kissed his daughter, remarking, humorously, "S'pose you ain't a-goin' to shut up the land from both of us, be ye, Mis' Dayton?"

At which Nan blushed deeply, while everybody else laughed. This put Harrison in such high good-humor that, interrupting his wife's feeble explanations that she had had no knowledge of the plot, with "Now, Emeranzy, ef ye'll jest let go o' my coat sleeve, I'd like to 'tend to a little job here," and walking up to Lawyer Blanchard, he made excuses for his hasty speech. That gentleman waved his hand deprecatingly, and protested that he had himself been placed in a most difficult position, and that they might make mutual allowance. Hereupon Milly and John Dearborn came up to explain their part in the conspiracy, and Harrison pinched Milly's cheek and called her a sly-boots, in a genial manner quite unlike his usual crustiness. Harrison, in fact, was so relieved to find a way out of the dilemma in which his own stubbornness had placed him that he secretly felt almost grateful to those who had solved his difficulty for him.

Meanwhile Nan and Dayton had stolen a little apart from the laughter and jesting, and were standing together by the open window in the soft September night. The breeze which blew fitfully up from the meadows stirred the dark waves of the girl's hair, and shook out the fragrance of the flowers she wore in her bosom. The young man leaned over her and held her hand, and standing so they looked at each other with eyes that were filled with the perfect content of happiness that comes after trouble.

MEMPHIS, TENNESSEE.

Probably no city in the land has suffered more during the past quarter of a century than Memphis, Tennessee, and certainly no Southern city of to-day is more steadfastly set on the high-road to prosperity than it. From the terrible alchemy of war, misrule, and pestilence it has emerged purified and refined, prepared to assume a leading position among great commercial centres, and to command the respect universally accorded to an enlightened and progressive community. The city is located in the extreme southwestern corner of Tennessee, on the east bank of the Mississippi, and is built on a broken plateau rising gently from the river, though showing abrupt fronts where the high waters of spring floods have cut deeply into its face. It is bisected by the valley of the Bayou Gayoso, on both sides of which the city is outspread over a wide area of territory.

A former boast of the city, and the basis upon which its chief commercial importance was supposed to rest, was its situation at the head of "all-the-year-round navigation" of the Mississippi. Although this boast was sturdily maintained, it was frequently contradicted during severe winters, when navigation was sometimes suspended for three hundred miles below the city, to the great distress of such river communities as depended upon it for their supplies. At the same time, by the icy fetters binding the upper streams, its merchants were cut off from the great grain and provision centres, and were sometimes unable for weeks to replenish their depleted stocks of these necessities. Thus while the river was all in all to Memphis, it often proved an unreliable dependence, and the substitution of railroads for its uncertain facilities is an inestimable boon to the city. It and they have so mutually benefited each other that they have increased in number and strength with its growth, and its wealth and population have received accessions with every mile added to their length. Memphis was an important river town, but as the great railway centre and distributing point of the Southwest its importance is increased a hundredfold; and with new outlets constantly opening to its trade, the promises of its future are brilliant beyond prediction. At present eight far-reaching lines of railway find in it a focal point, while ten new lines, or extensions with new connections, are being projected under such favorable auspices that their construction is only a question of time. No railway bridge spans the Mississippi south of St. Louis, but the necessity for such a structure at Memphis is so obvious that its building cannot long be delayed.

Memphis is the largest interior cotton market in the United States, and its receipts of this staple are only exceeded by those of New Orleans. Its tributary district was the exceptional one that last year gave an increased yield over that of former seasons, and the receipts at Memphis were 650,000 bales for 1886–7 as against 546,000 for 1885–6, and 430,000 for 1884–5. For the handling of this amount of cotton the Merchants' Compress and Storage Company, operating upon a capital of $1,000,000, has five powerful compresses, capable of reducing 6000 bales per day, and seven large warehouses with a storage capacity of 150,000 bales. These establishments are directly connected with the several railroads entering the city, and are provided with every facility for quick work. Other cotton industries of the city are eleven oil-mills, two refineries, and one factory. The oil-mills crush annually 70,000 tons of seed, from which they produce 2,450,000 gallons of oil, 26,250 tons of meal and cake, and 126,000 pounds of lint, all of which is valued at about one and a half million of dollars. The factory, which is known as the Pioneer Cotton-Mills, has in operation 6176 spindles and 132 looms. Its annual consumption is something over a million pounds of lint, and its products are about one and a half millions of yards of osnaburgs, sheetings, and shirtings, and 117,000 pounds of twine and cordage.

Memphis is emphatically a commercial city, and its merchants on Front and Union streets claim to do a larger wholesale grocery and provision business than those of any other city south of the Ohio River. Since the opening of its railroad connections to the Northwest the city has also attained a very considerable importance as a grain centre, and this trade, supporting three first-class elevators, amounts to something like 2,000,000 bushels of corn, 1,500,000 bushels of oats, and 150,000 bushels of wheat annually. Five grist and two flouring mills are kept constantly busy, and at the present rate of increase of this trade enlarged facilities will soon be required. While commerce is the chief business of the city, other industries are not wholly neglected, and manufacturing receives a fair share of attention. In this line, besides the establishments already mentioned, there are seven saw and planing mills, which produce 60,000,000 feet of lumber and 30,000,000 shingles yearly, three wagon and carriage factories, an extensive cooperage, the Chickasaw Iron-Works, the Livermore Foundery and Machine Company, the Bluff City Stove-Works, the Memphis Metal and Wood Manufacturing Company, the Milburn Gin and Machine Company, and the Variety Agricultural-Works. There are in the city five brick-yards, the largest of which turns out 20,000,000 of bricks per year, a broom factory, two artificial ice factories, and a score of smaller but equally flourishing industries.

That Memphis is a port of entry is shown by the white marble Custom-house that from the crest of a commanding bluff overlooks the Mississippi. It was largely owing to fears for the safety of this building from the encroachments of the river that government engineers were ordered to construct a revetment along the water-front of the city. This is being thoroughly and satisfactorily accomplished by means of willow mattresses heavily loaded with rock, and the turbid waters are thus checked in their ambition to penetrate the heart of the town. Besides its Custom-house, Memphis boasts fine buildings in its new Merchants' Exchange, its Court-house and jail, in the new Gayoso Hotel, and in the scores of beautiful private residences that line Vance, Beale, Poplar, and Adams streets. In these the visitor meets with a pleasant hospitality, and is introduced to the charming social life for which Memphis has been so long famed, and with which she fascinates all who are admitted to its influence. As an educational centre few Southern cities offer superior advantages to this one, which, in addition to its well-organized and liberally supported public schools, contains a large number of ably conducted private academies and seminaries.

The Memphis of to-day is so full of hope and energy that these are its most prominent characteristics. It has seen much of sadness, and the memory of its days of bitter trial will long linger amid the checkered shadows and stately monuments of Elmwood; but they belong to the rapidly fading past, and cannot dim the brightness of its present, nor mar the promised glories of its future. **Kirk Munroe.**

NARRAGANSETT AND ITS CASINO.

There is a certain distinctive quality about Narragansett Pier, in Rhode Island, that makes it vastly popular as a watering-place. A rare combination of considerable emphasis of style in female dress and of general social degree, with a more or less refined unconventionality in characteristics, customs, and male costumes, makes up this quality. The *habitués* of the place are, in general, people of the same social standing as those of Newport, and have in the main less money. They rejoice during their sojourn at the Pier in a freedom from oppressive etiquette and a continual round of social duties, to which they are more or less slaves when at home. And more charming than all, especially to the younger ones, they are thrown together so frequently, almost without premeditation, through the usual routine of the day, that intercourse is delightfully constant, and has about it to the individual much of the charm of the unexpected.

Again, the dwellers in different cities—and at Narragansett New York, Philadelphia, and Baltimore, notably the latter, are usually most prominently represented—meet in many cases year after year during their season of summer rest, and form friendships or acquaintanceships which cannot fail to be sources of both social pleasure and profit. To these results, though they have been for many years characteristic of the place, the Casino, now one of the most prominent features of Narragansett summer life, at present most forcibly conduces.

There are casinos here and casinos there more or less frequented, but no one at an American watering-place is more popular or more used than that which has now during four seasons been the all-summer, if expensive, joy of Narragansett Pier. Old-timers, notably heads of families, opine in many instances that the old life, when the Casino was not, had a charm all its own—an opinion largely due, no doubt, to its still greater unconventionality and comparative inexpensiveness. But the younger set especially and the new-comers regard the quasi club-house as the crowning glory of a delightful spot.

From what the elements had left of the ancient granite breakwater which gave the place its name the handsome building—architecturally one of the best things to be put to the credit of the firm of **McKim, Mead, & White**, of this city—is largely built. Its main entrance is on the road which skirts the shore just back of what still remains of the breakwater, and extends to its left, occupying with its range of buildings (forming three sides of a quadrangle, in which are inclosed the tennis-courts, and its prominent wing jutting seaward, and spanning the road by a fine arch) a large space of ground. In view of what the Casino has now become to the Pier, it is indeed peculiarly fitting that it should be so largely formed of the old pier and breakwater.

The wing, a view of which, looking under the arch, forms the subject of one of our illustrations, is one of the finest pieces of architecture in the country. It is built of granite, as are the two large round Norman towers which flank the arch where it springs from the road-side face of the main structure, and the lower portion of the large square one (forming the architectural centre of the composition), whose roof, with its huge clock faces, is surmounted by a very picturesque cupola. The roofs, irregularly rounded and dented to suggest the effect of ravaging winds, are of shingle, as are the sides of the remaining parts of the buildings.

Over the arch runs a gallery, which is broadened transversely where it faces the sea, under the roofs of two other large round towers, like the first ones with conical roofs. The promenade thus formed is one of the favorite resorts of those who use the Casino, and especially on moonlight nights, during the semi-weekly hops in the Casino Theatre, is the Mecca to which the larger part of the couples make pilgrimages between the dances.

The auditorium of the theatre, which serves as a ball-room, is surrounded on three sides by galleries. There are also bowling-alleys and shooting-galleries, a large billiard-room, rooms for writing and reading sacred to each of the sexes, a restaurant, private dining-rooms, and a few suites for lodgers.

The chief assembly of the day at the Casino is after the mid-day bath; and then, as shown in the second of our illustrations, groups gather on the piazza and greensward terrace about small tables and discuss refreshments, their friends, the topics of the day and hour, and their individual affairs, while the orchestra plays, for an hour or so. This assemblage is a very picturesque one, and usually is most numerous on the second or third Saturday in August, when the groups extend well down below the terrace on the lawn separated by a stone wall from the roadway. The orchestra also plays at night.

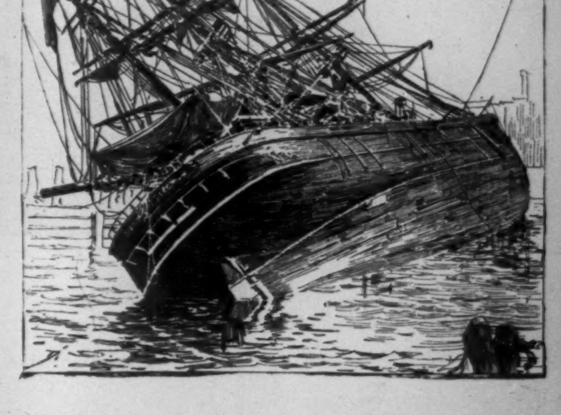
This year the Pier has been unusually crowded during the present month, when the season is always at its height, and the hotels have hardly been able to accommodate the rush of visitors.

A NOTED YOUNG FINANCIER.

Mr. Henry S. Ives, whose portrait is given on another page, is a young man of about twenty-five years of age. He started in Wall Street as an errand-boy for **Charles T. Wing**, a stock-broker. In time he came to deal in unlisted securities on behalf of different houses, and afterward on his own account. When the firm of **Henry S. Ives & Co.** was established it set out to buy the control of the Cincinnati, Hamilton, and Dayton Railroad, and was successful. The purchase or the attempted purchase of other railroads followed, notably the Dayton and Ironton, the Chicago and Michigan, and the Terre Haute and Indianapolis, which controls the so-called Vandalia Line. Young **Ives** came to be known as another "**Napoleon** of finance." He aimed apparently to become a railroad magnate, without having a very clear idea of the proper means. It is said of him that he would buy anything, no matter what the price, which he could obtain on time, or on which he could borrow money. For a time his schemes caused him to be as much talked about as any man in Wall Street, but his bargains were too reckless to permit him to continue, and on August 11 his suspension was formally announced in the Stock Exchange. The liabilities of the firm are said to reach twelve million dollars, all incurred within six years.

WRECKED IN PORT.

One of the most curious of shipwrecks was that which befell the Spanish bark *Maria Luisa* on Sunday, August 14. The bark, which was on her way from Havana to the Canary Islands, put into this port on August 10 to receive a new copper bottom. She was laden with sugar, rum, and tobacco, had a crew of twenty-two, and carried as passengers seventy-six Canary-Islanders who had been working at the tobacco factories in Havana for several years, and were on their way home with their savings. On the afternoon of August 13 the vessel went into a dry-dock at Twenty-seventh Street, South Brooklyn. The dock was of the movable sort, capable of being sunk so as to permit a vessel to float into it, and then of being lifted, carrying the vessel along. This was accomplished by filling with water the compartments of which the dock was composed, and then pumping the water out. When the pumping had been completed, the bark rested in the dock with her keel three feet above the surface of the water. Shortly after midnight a number of those on board were aroused by a sense that the vessel was sinking. Before they had time to think, there was a heavy crash, the bark rolled sharply to port, and the water came pouring over the rail. Movable objects were thrown across the deck with great violence. One of the passengers who was asleep on top of the cabin was struck on the head by a piece of chain, knocked senseless, and drowned. Nine others were severely injured. It is supposed that the accident was caused by one or more of the dock compartments springing aleak. The bark was of three hundred tons burden.



THE WEDDING AT LAWYER BLANCHARD'S.

By KATE PUTNAM OSGOOD.

"GOT Old-Man Brackett's farm, has he?" grunted Farmer Harrison. "*I'll* fix him, I guess!"

"Now, Shadrach, what's the use?" whimpered his wife. "Jest goin' to begin it all over again! Why can't ye live in peace an' quiet with your neighbors, like other folks?"

"S'pose you 'tend to your own affairs, will ye, Mis' Harrison?" retorted her husband. "When I want women-folkses' advice I'll ask for it."

With this he stalked out of the room, banging the door after him. Mrs. Harrison followed limply as far as the window, from which she watched the tall, spare form pass between the double border of cinnamon-roses, under the flowering locust-trees, and down the road in the direction of the farm lands.

"There 'tis!" she said to herself, in despairing protest. "I did hope when Old-Man Brackett died there'd 'a ben an end of it, but now this young man's comin', it 'll be the same thing right along. It passes my understandin' how Shadrach *can* be so cantankerous."

Old Joshua Brackett, or Old-Man Brackett, as he was called in the village, had owned the farm next to Harrison's, and while he lived there had been war between the two men about their boundary line. But one day Brackett died suddenly, and the victory remained, for the time at least, with the survivor.

It was not very much to fight about, there being but a few yards' difference either way, but it had aroused a bitterness and obstinacy absurdly disproportioned to its importance. It included an ancient right of way, where there had formerly been a road, now long disused, and marked only by a double row of apple-trees. This road had been the first cause of the quarrel, which, as often happens, had outlasted its origin.

When Harrison came in again he said nothing at first, but there was an air of satisfaction about him which was of evil augury. His wife marked this, and held her peace. Finding that she would not speak, he said, finally, "Waal, Emeranzy, I've got things fixed 'bout that bound'ry line. Guess it's all right *this* time."

"Why, what you done?" inquired his wife, dejectedly.

"Never you mind," replied Harrison, with a chuckle. "It's all right, I tell ye. When that Dayton feller gits here he'll find I've saved him a heap o' trouble. Won't be my fault ef things don't go 'long slick as paint now. *I* don't want to quarrel."

His wife looked up at him eagerly, but seeing a contradictory gleam in his eye, she only answered, quietly, "Waal, Shadrach, that's a becomin' frame o' mind anyhow."

That same afternoon Harrison, at work on his farm, heard voices in the adjoining meadow. Creeping nearer, he saw two men talking together, one of whom was Pete Sprague, the general factotum of old Joshua Brackett; the other a young man, whom Harrison at once concluded to be the present proprietor. Suddenly the stranger raised his eyes and fixed them on Harrison, who, perceiving that he was seen, swung himself over the fence.

"How d'e do, Mr. Dayton?" he said, with a careless nod at Sprague, "for I take it that's who ye air—hey?"

"Yes, my name's Dayton," answered the young man; "and you, I suppose, are Mr. Harrison?"

"Waal, yes, I s'pose I be," allowed the other, cautiously. "You're my next neighbor down here," he continued, "like your uncle afore ye. Don't know as he *was* your uncle," he went on, having fruitlessly searched Dayton's face for information; "but anyhow Old-Man Brackett an' I 'a ben neighbors on these farms for a good while. An' a fine piece o' land ye've got there, *I* guess."

"Yes," assented the young man. "I've been looking it over a little with Mr. Sprague here. About this fence, now, Mr. Harrison," laying his hand on it; "I believe you put it up lately?"

"Must 'a done it this mornin', for 'twarn't here last evenin'," interjected Sprague, with a grin.

"Waal, yes," admitted the farmer, ignoring Sprague's remark. "I thought, as you was a stranger here, I'd kind o' give ye a start, so I jest run this up along the edge."

Pete Sprague threw up his head and laughed. Dayton smiled. "It's almost a pity you took the trouble," he said, "for I'm afraid I shall have to take it down again."

"Take my fence down!" repeated Harrison, with a stare. "What in thunder for?"

"Well," rejoined the young man, with an evidently pacific joculeness, "perhaps to put it up again a little further that way," pointing over Harrison's land. "Come, now, Mr. Harrison, about this question of the boundary line: of course I believe my title's clear, but I don't want to quarrel with my new neighbors, so, though the land's mine, if *you'll* agree not to plant anything on it, *I* will, and we'll just take down the fence and say no more about it."

"We will, hey?" growled Harrison, losing his temper at what he considered the consummate impudence of this speech. "Land's yours, is it? Tell ye what I *will* agree to, young feller! I'll keep that fence where 'tis, ef I have to put it up every mornin'."

"Then you will have to, I'm afraid," answered Dayton, calmly, "for I give you fair warning I shall pull it down as often as you put it up."

"Ye will, will ye?" blustered Harrison, with an angry snap of the eyes at Sprague, who stood by, chuckling. "That's what we'll see, I guess." With which he swung himself over the fence again and disappeared.

"I suppose," said Dayton, looking thoughtfully at Sprague, "my title *is* clear? He seems pretty sure of his side."

The grin vanished from Sprague's face. "Look a-here, Mr. Dayton," he said, earnestly, "don't ye take none o' Shad Harrison's sass 'bout that 'ere bound'ry line. 'Twarn't never settled, n' more'n the doctrine o' 'riginal sin, but I've allus heerd as the old gentleman's title was good, though Harrison nigh plagued him out of his life about it. But, ye see, you bein' a stranger here, he thought he'd git beforehand with ye, an' so run that 'ere fence up, calc'latin' ye'd let it stay 'cause '*twas* up. D'ye see?"

"Yes, I do. Well, I'll make sure about this thing, and then we'll try if we can't beat Mr. Harrison on his own ground—or mine," he added, with a laugh which found an echo in the delighted Sprague.

The young man then betook himself to the house of Mr. Samuel Blanchard, the local lawyer. Finding him at home, Dayton took a seat, and explained the object of his visit.

"You see," he said, "the matter stands just here. Old Mr. Brackett was a far-away cousin of mine, and he has left me this farm on the one condition that I never give up the boundary line to this Harrison. So, as I hold the property on that basis, I'm prepared to fight for my rights. Only, of course, I want to be sure they *are* my rights."

"*Of* course," assented the lawyer—a large and rather pompous man; "I follow you *com*pletely. Now, then, you can just make up your mind there ain't a single *i*dentical chance for Shadrach Harrison once this matter comes to the jurisdiction of the courts. Why, you can snake him up root and branch, you can, sir. Old-Man Brackett could 'a done it years ago, if he'd been a mind to, but he'd got a grievance against the law, and he wouldn't resort to it anyhow. Yes, you've got the whip-hand of Harrison, you have, sir, and that's the *e*tarnal truth!"

"All right," said Dayton. "Now I see my way clear before me."

The next morning early he went down alone to the field to reconnoitre. On the other side of the fence, which was still standing, he perceived a movement in the thick clover. There were glimpses of a dark curly head among the purple blossoms, and it occurred to him that this was some one in Harrison's interest sent to work some new mischief.

"Now, then, young fellow," he called, briskly, "just come out of that, if you please."

"Oh yes, I'll come; but I'm not a 'young fellow,' if *you* please," answered a sweet, saucy voice. And the next moment a girl's laughing face was looking at him over the board fence.

Dayton's hat flew off. "I—I beg your pardon," he stammered. "I had no idea who was there."

"Well, 'tisn't trespass as long as you let the fence stand, so perhaps I can keep these," she went on, gravely, holding out her strawberry pail. "It's my last chance, maybe, and the biggest ones grow here."

Dayton could not help laughing at the absurdity of the position, and the mischief that danced in her black eyes. He looked at her from his six-feet superiority, and said, gallantly, "Give me one of the strawberries, please, and we'll call it quits."

"Well—if that wouldn't look like paying toll—" she hesitated, with assumed anxiety. "Because I belong to the other side, you know."

So he had already guessed, though it was difficult to connect her frolic daintiness with anything as crabbed as Farmer Harrison.

"No, I don't think it would," he answered, in the same spirit, "especially as there's no witness—"

"Waal, I swan!" suddenly exclaimed a voice, in curious contradiction of his words, as the lanky form of Pete Sprague emerged from some willows. "Dew tell ef that's you, Nan Harrison! Hain't come down to settle the hull thing afore breakfast, have ye? Mornin', square"—an appellation transferred from his old employer to the new one. "They told me, up t' the tahvern, 't you warn't in, so I thought mebby I'd find ye down here."

Dayton just then wished him back at the "tahvern." To a young man of twenty-five the tender blue of the morning skies, the dews and blossoms and waving grasses of the morning meadows, are a fitter setting for two than for three, when one of those two is a saucy little beauty with eyes as bright as the dew-drops and cheeks as pink as the clover blooms.

Nan herself, however, did not seem to share these feelings. She tossed back her short black curls as she said, with a laugh: "Oh, is that you, Pete? Then you can introduce us."

"Waal," said Sprague, proudly, "guess I can give an interduction 's good 's the next man when I set out, Mr. Dayton. Don't know 's I know your fust name?" interrogatively.

"Willard," supplied Dayton, laughing.

"*Per*cisely!—Mr. Willard Dayton, let me make you 'quainted with Miss Annie Harrison, the pootiest gal in the village, ef she *is* on the other side."

"Well, if I take down the fence, she *won't* be on the other side," said Dayton, affecting to misunderstand, as he began to suit the action to the word. But upon this the young girl tripped away with a laughing nod, leaving the two men looking after her.

"Seems kind o' cur'ous a gal like that kin belong to Shad Harrison, don't it, though?" said Sprague, reflectively, as he joined in the work of taking down the boards.

"She doesn't look much like him, certainly," answered Dayton.

"No. Favors her mother. Ain't *like* her mother, though, 'cept in looks. Mis' Harrison she's a broken-backed woman. Means well, poor Emeranzy, but hain't no gumption. Nan, now, she's got more 'f her father's grit, f'r all she's sweet-natered."

"She seemed to be on friendly terms with you," said Dayton, carelessly.

Pete laughed in a gratified way. "Yes, I've allus knowed Nan ever since she was knee-high to a toad—she an' Milly Blanchard, the lawyer's gal up yonder. Them two's as thick as thieves. That's another pooty gal, now," continued Pete, judicially, "though not to be evened with Nan Harrison in *my* 'pinion. Waal, square, s'pose I'd better take these 'ere boards away? 'F they're on your land, they're your prop'ty, an' they'll come in mighty handy some'eres else. Hey?"

"No," answered Dayton, quickly. "Just pile them up somewhere over there. You see, Sprague," he added, "I don't want to quarrel with Harrison more than I can help. I won't let his fence stand, because that would be allowing his claim, but I won't use his boards. I don't mean to take a single unnecessary step."

How far these peaceful intentions toward Harrison were influenced by the meeting with Harrison's daughter Dayton perhaps was not aware. Possibly Sprague was, for he chuckled to himself as he laid the boards aside.

The next morning the fence was up again. Again Dayton had it removed, and again it was replaced. Once more he took it down, and on the following morning he found a rope stretched along the boundary line and knotted round the apple-trees—a contrivance which required but a few minutes to adjust. This also Dayton removed, only to find it there the next day. So things went on for some time, the rope fence appearing and disappearing regularly every day, without a word exchanged between the two belligerents.

Meanwhile Dayton was frequently meeting Nan Harrison here and there in the village, and particularly at the house of Lawyer Blanchard, whom he had occasion to consult from time to time. Nan also was often there visiting her friend Milly, and many a pleasant hour did the three young people pass together.

This was very nice while it lasted, but when presently some rumor of it came to Harrison's ears he was furious. He burst like a tornado into his house, but not finding Nan there, with sudden suspicion, leaving his untasted supper, he hurried back to the fields.

By this time the men had all left them, and they were relapsing into their usual evening quiet. The sun had not yet set, and the long level rays struck across the landscape, intensifying the green and gold of patches of unmown grass interspersed with tall yellow lilies. Wherever these lines of light lay it still seemed broad afternoon, though the deep contrasted shadows had the look of twilight, while the dimness of night was already confusing the outlines of the farthest hills.

In one of these lines of light Harrison's eye presently caught the flutter of Nan's pink and white cambric dress, where she stood with Dayton under one of the apple-trees, whose leaves were tossing over their heads in the rising night breeze. The young man was talking earnestly as he bent down, holding both her hands in his, but the look in both faces needed no words to tell the story.

With a bound Harrison flung himself between them, and pulled his daughter away. "Come along!" he gasped, in a voice choked with rage. "Bold, unnateral— And as for you, ye mean-spirited snake in the grass—"

But by this time Dayton had recovered himself. "Mr. Harrison," he said, quietly, "*I* take whatever blame there is in this, though I don't think I deserve the name you've just given me. I mean to be fair and above-board in all my dealings. But at any rate it oughtn't to come on *her*. She didn't know—"

"No, no," sneered the farmer; "didn't neither of ye know, I expect, when ye was havin' yer stolen meetin's an' yer love-makin' up t' Lawyer Blanchard's."

"Father!" interjected Nan, with a flash of indignant disavowal.

Dayton struck in more calmly. "We haven't had any stolen meetings, Mr. Harrison, nor any love-making either, until to-day. I don't deny my feelings for your daughter, and I would have come openly to your house if you would have allowed me; but I knew 'twas no use trying that, so I went where I could see her. But there was nothing secret about it. Anybody might have known it, and plenty did. She must have guessed I wanted to marry her"—with a quick look in Nan's half-averted, burning face—"but I never told her so till to-day, and we were planning just now how to get your consent—"

"I'll see you strung up with that rope fust!" burst in Harrison, unable longer to control himself, and pointing to the coil which lay on the ground where Dayton had thrown it. "Comin' here to steal my land! Think ye can play the same game with my gal, do ye? Now you listen, young man: I'll give her to ye when ye give up that claim, an' not before, as there's a heaven above!" And the old man raised his hand toward the rosy golden sky like a sea of soft light over their heads.

"But, Mr. Harrison," remonstrated Dayton, "I don't think you realize how I am placed. This property is mine on the express condition that I do *not* give up the claim, and if I do, I don't know how long we might have to wait, for I should have nothing to support your daughter with."

"Waal, go to work an' *make* somethin', then," retorted Harrison, with a grin. "I'll give ye leave to wait, ef that's all. Don't care *how* long ye wait."

Dayton wavered for a moment. It was hard to have Nan there, in his sight, almost in his arms, and speak the word which must separate them. In his desperation he appealed to the girl herself. "What do you say, Nan? Would you wait for me? Shall I give it up and take my chance?"

"No," answered Nan, promptly, with something of that paternal "grit" of which Sprague had spoken. "I'd wait for you any time, but I don't want you to give up your own on my account. Just keep right along, and there'll be a way out somehow."

"Yes, Nan, I suppose that's best really," said Dayton, half regretfully. "Well, Mr. Harrison, won't you think better of it? I'd do anything else I could to please you."

"Much obliged," answered the farmer, with angry scorn, "but there ain't nothin' else I want of ye. Ye'll find, when I get my mind set, I ain't so easy changed." He turned, with a fresh grip on Nan's arm. "Come, gal, come along," he said, roughly.

Dayton did not care to exasperate him by further fruitless argument. But neither would he seem to renounce his claim on Nan. He bent down suddenly and gave her a parting kiss. "Good-by, Nan," he said. "Don't forget me; and remember, as you said just now, there'll be a way out somehow."

"Good-by, Will," she answered; "I won't forget." Then, urged on by her father, she moved away. Dayton lingered to watch them out of sight through the darkening meadows, where the plaintive night chorus of the frogs and whippoorwills was just beginning.

After this for a long time the young man's only sight of Nan was on Sundays, in the family pew at the meeting-house. She no longer visited Milly Blanchard, and it was reported that her father had sworn she should never cross his threshold again if she so much as spoke to Dayton.

So the weeks passed by, until one day the village was startled by the rumor that Dayton was going to marry Milly Blanchard. People surmised that his was a heart caught in the rebound. Some even justified him for disregarding so uncertain an engagement, but most pitied Nan, and blamed Dayton and Milly about equally. They called Milly a cold-hearted jilt who had not hesitated to supplant her friend, as well as to throw over her cousin, John Dearborn, although everybody knew that the poor fellow was expecting to marry her as soon as he could make a home for her in the West.

When Harrison heard these reports he was divided between resentment at the slight to his daughter and triumph over the bad light in which Dayton had placed himself. Since the trouble about Nan, Harrison had summarily rejected the young man's repeated overtures; for although that device of the boundary rope had been abandoned, neither side taking any active steps about the claim, the old farmer was just as stiff-backed as ever, and vowed that he would never give Nan to Dayton as long as the young man asserted his right to the land.

Meantime Nan had lost much of her buoyant vitality; the rich clover red was fading from her cheeks, and her dark eyes looked unnaturally large in their hollowed sockets; but, with her inherited "grit," she opposed a steady front to her father's flings and her mother's lamentations.

But one day Harrison came home exultant. "Waal, Nan, ye might as well give it up now, I guess," he said, with a sidelong look at the girl. "Seems Lawyer Blanchard's gal's a-goin' to git married right away to that Dayton feller—blasted viper!"

Nan looked up at her father with a certain suppressed excitement, and a feverish flush on her cheeks, as she answered, catching her breath, "Yes, father, I know—I've seen—Milly."

Mrs. Harrison opened the door in time to hear the last words. "Yes, Shadrach Harrison, an' it's all your doin', every bit of it," she chimed in. "I hope you're satisfied, now that poor child's heart-broken!"

"Stuff!" ejaculated Harrison, as his wife's voice failed in tears. "Guess she ain't heart-broken with them red cheeks. Be ye, Nan? An' so the Blanchard girl told ye herself?" he went on, curiously.

"Yes," Nan answered, in the same half-suppressed manner. "She asked me to be her bridemaid."

Harrison stared. "Brazen hussy!" he growled. "Waal, Nan, why don't ye do it, ef only to show 'em how little ye mind?"

"I told her I would," replied Nan. Going up to her father, she laid her hand on his arm. "Father," she said, with a strange eagerness, "I know you haven't *meant* any unkindness all along, but I wish you'd say you haven't felt hard toward me—that you never will."

"Why, no, of course not, Nan," Harrison answered, with another stare. Then, as he looked into the girl's upraised face, so wasted without the hectic color, his hard but not wholly unfatherly heart smote him, and he said, with rough kindness, "Honestly, my gal, I thought you was better off without that feller, an' ye see now I was right. I've meant well by ye, Nan, an' always shall."

"Then we'll both of us have that to remember," answered Nan. She kissed him silently and left the room.

As the door closed, Mrs. Harrison's tears broke out afresh. "Ye don't realize—Shadrach—what—what ye've done," she sobbed out. "Ever sence she heard—she's ben—like that—kind o' still an' queer. I'm—I'm afraid—"

"Afraid o' what?" demanded Harrison, sharply.

"Somethin' she might do to herself—at the weddin'," said his wife.

"Women-folkses' nonsense!" said Harrison, contemptuously. "What *could* she do? Won't you be there to look after her, I'd like to know?"

He spoke with derision; yet he could not help a certain uneasiness in recalling Nan's strange look, and the peculiar solemnity with which she had kissed him. Harrison was proud of his daughter's beauty and brightness, as well as of her superior "book-l'arnin'"; he was even fond of her, after his own fashion, and he did not like to think that he had ruined her happiness, and possibly even driven her to some desperate act. Therefore he stubbornly put the doubt aside, telling himself that Nan's manner just now had been only a recognition of his better judgment.

During the time before the wedding Nan seemed more like her old self, so that even her mother ceased her predictions of evil. As for Harrison, when he drove his wife and daughter over on the appointed day he was in high good-humor, for though he himself would not set foot in the same house with Dayton, he was pleased with what he called Nan's spirit, and paid her various rough compliments, declaring that the bridemaid would outshine the bride.

Probably, indeed, the girl had never looked so lovely in her life before, for her beauty had gained a softness and expression which enhanced its natural brilliancy. Everybody watched her curiously, but she betrayed no consciousness except once, when she met the eyes of Willard Dayton. The color dropped suddenly out of her face, only to rush back in a great hot wave, which dyed cheek and neck with burning crimson. At this the spectators, with a common thought, nudged one another significantly.

When the guests were all assembled, the bridal party took their places before the table where Lawyer Blanchard, who was a justice of the peace, stood ready to tie the nuptial knot. The similarity of the two girls' white muslin dresses was somewhat perplexing, and before people had fairly settled which was which, the brief ceremony was concluded. Upon this Milly fell back a step, and then it became evident that she was not the bride, and that Willard Dayton had married Nan Harrison.

A great stir followed, until Lawyer Blanchard with a wave of the hand enjoined silence. Every one watched with eager curiosity, while the newly wedded pair left their places to be filled by Milly and her cousin, John Dearborn, who had just quietly entered the room, and for whose benefit the marriage ceremony began again.

Meantime some busybody had slipped over to the "tahvern" hard by and informed Harrison of what had taken place. Harrison burst into the room just as the second ceremony was ended, and foaming with rage shook his clinched fist in the lawyer's face.

"I'll make ye smart for this, ye low-lived, swindlin', humbuggin' rascal!"

"Mr. Harrison," the lawyer interposed, with much dignity, as the angry man gasped for breath, "perhaps you will oblige me by repeating them words? Some of 'em are actionable, or I am much mistaken, and there are plenty of witnesses here. I'll make *you* smart!"—with sudden fire—"I will, sir, by the Lord Harry!"

Harrison did not reply. He had almost as much fear and dislike of the law as Old-Man Brackett himself, and he did not intend to get involved in its mysterious toils. While he stood silent and baffled, his daughter hastened up to him.

"Father," she said, pleadingly, "don't you remember what you said the other day about meaning well by me? Oh, then forgive us now! We had to do like this; it was killing me. Dear, dear daddy, only listen to Will. He'll explain."

"Yes, Shadrach, do hear to reason," plaintively put in his wife, who had seized hold of the other arm. "Think o' the fate of them that sit in the seat of the scornful!"

Harrison turned his eyes from one to the other, and finally rested them on Dayton, who was silently waiting his opportunity to speak. In this look there was a tacit invitation, of which the young man hastened to avail himself.

"Mr. Harrison," he said, quietly, "I have always tried to deal squarely and openly with you, and it's gone very much against the grain to try any other way. But you heard what she said"—and he glanced at Nan. "I didn't dare to wait, and I never got the chance to speak to you. Now this trouble between us seems to be just here, that you wouldn't give me Nan if I held on to that claim, and I *couldn't* keep my farm if I gave up the claim to you. Well, now, here's a deed making over that piece of land to Nan. How's that? Mr. Blanchard has looked the matter all over, and he thinks that covers the whole case, as the land won't belong to either you or me. Now, Mr. Harrison, won't you shake hands over it, and let by-gones be by-gones?"

"Do, father dear!" pleaded Nan, while the farmer's wife said, with tearful solemnity, "Shadrach, ye *ain't* a-goin' to break the poor lamb's heart a second time over?"

Harrison's compressed lips slowly expanded into a grim smile. He pushed his hand up through his bristling iron-gray hair as he said: "Waal, I s'pose ye think ye've played me a pooty smart trick this time. No matter, I've kep' my word, as I told ye I should," turning to Dayton, "for, as you've just said, ef the land ain't mine, no more ain't it yours. So shake hands, young feller, an' I guess ye'll find that bit o' ground ain't the only thing Nan 'll have."

Dayton at once availed himself of the permission, after which Harrison kissed his daughter, remarking, humorously, "S'pose you ain't a-goin' to shut up the land from both of us, be ye, Mis' Dayton?"

At which Nan blushed deeply, while everybody else laughed. This put Harrison in such high good-humor that, interrupting his wife's feeble explanations that she had had no knowledge of the plot, with "Now, Emeranzy, ef ye'll jest let go o' my coat sleeve, I'd like to 'tend to a little job here," and walking up to Lawyer Blanchard, he made excuses for his hasty speech. That gentleman waved his hand deprecatingly, and protested that he had himself been placed in a most difficult position, and that they might make mutual allowance. Hereupon Milly and John Dearborn came up to explain their part in the conspiracy, and Harrison pinched Milly's cheek and called her a sly-boots, in a genial manner quite unlike his usual crustiness. Harrison, in fact, was so relieved to find a way out of the dilemma in which his own stubbornness had placed him that he secretly felt almost grateful to those who had solved his difficulty for him.

Meanwhile Nan and Dayton had stolen a little apart from the laughter and jesting, and were standing together by the open window in the soft September night. The breeze which blew fitfully up from the meadows stirred the dark waves of the girl's hair, and shook out the fragrance of the flowers she wore in her bosom. The young man leaned over her and held her hand, and standing so they looked at each other with eyes that were filled with the perfect content of happiness that comes after trouble.

MEMPHIS, TENNESSEE.

Probably no city in the land has suffered more during the past quarter of a century than Memphis, Tennessee, and certainly no Southern city of to-day is more steadfastly set on the high-road to prosperity than it. From the terrible alchemy of war, misrule, and pestilence it has emerged purified and refined, prepared to assume a leading position among great commercial centres, and to command the respect universally accorded to an enlightened and progressive community. The city is located in the extreme southwestern corner of Tennessee, on the east bank of the Mississippi, and is built on a broken plateau rising gently from the river, though showing abrupt fronts where the high waters of spring floods have cut deeply into its face. It is bisected by the valley of the Bayou Gayoso, on both sides of which the city is outspread over a wide area of territory.

A former boast of the city, and the basis upon which its chief commercial importance was supposed to rest, was its situation at the head of "all-the-year-round navigation" of the Mississippi. Although this boast was sturdily maintained, it was frequently contradicted during severe winters, when navigation was sometimes suspended for three hundred miles below the city, to the great distress of such river communities as depended upon it for their supplies. At the same time, by the icy fetters binding the upper streams, its merchants were cut off from the great grain and provision centres, and were sometimes unable for weeks to replenish their depleted stocks of these necessities. Thus while the river was all in all to Memphis, it often proved an unreliable dependence, and the substitution of railroads for its uncertain facilities is an inestimable boon to the city. It and they have so mutually benefited each other that they have increased in number and strength with its growth, and its wealth and population have received accessions with every mile added to their length. Memphis was an important river town, but as the great railway centre and distributing point of the Southwest its importance is increased a hundredfold; and with new outlets constantly opening to its trade, the promises of its future are brilliant beyond prediction. At present eight far-reaching lines of railway find in it a focal point, while ten new lines, or extensions with new connections, are being projected under such favorable auspices that their construction is only a question of time. No railway bridge spans the Mississippi south of St. Louis, but the necessity for such a structure at Memphis is so obvious that its building cannot long be delayed.

Memphis is the largest interior cotton market in the United States, and its receipts of this staple are only exceeded by those of New Orleans. Its tributary district was the exceptional one that last year gave an increased yield over that of former seasons, and the receipts at Memphis were 650,000 bales for 1886–7 as against 546,000 for 1885–6, and 430,000 for 1884–5. For the handling of this amount of cotton the Merchants' Compress and Storage Company, operating upon a capital of $1,000,000, has five powerful compresses, capable of reducing 6000 bales per day, and seven large warehouses with a storage capacity of 150,000 bales. These establishments are directly connected with the several railroads entering the city, and are provided with every facility for quick work. Other cotton industries of the city are eleven oil-mills, two refineries, and one factory. The oil-mills crush annually 70,000 tons of seed, from which they produce 2,450,000 gallons of oil, 26,250 tons of meal and cake, and 126,000 pounds of lint, all of which is valued at about one and a half million of dollars. The factory, which is known as the Pioneer Cotton-Mills, has in operation 6176 spindles and 132 looms. Its annual consumption is something over a million pounds of lint, and its products are about one and a half millions of yards of osnaburgs, sheetings, and shirtings, and 117,000 pounds of twine and cordage.

Memphis is emphatically a commercial city, and its merchants on Front and Union streets claim to do a larger wholesale grocery and provision business than those of any other city south of the Ohio River. Since the opening of its railroad connections to the Northwest the city has also attained a very considerable importance as a grain centre, and this trade, supporting three first-class elevators, amounts to something like 2,000,000 bushels of corn, 1,500,000 bushels of oats, and 150,000 bushels of wheat annually. Five grist and two flouring mills are kept constantly busy, and at the present rate of increase of this trade enlarged facilities will soon be required. While commerce is the chief business of the city, other industries are not wholly neglected, and manufacturing receives a fair share of attention. In this line, besides the establishments already mentioned, there are seven saw and planing mills, which produce 60,000,000 feet of lumber and 30,000,000 shingles yearly, three wagon and carriage factories, an extensive cooperage, the Chickasaw Iron-Works, the Livermore Foundery and Machine Company, the Bluff City Stove-Works, the Memphis Metal and Wood Manufacturing Company, the Milburn Gin and Machine Company, and the Variety Agricultural-Works. There are in the city five brick-yards, the largest of which turns out 20,000,000 of bricks per year, a broom factory, two artificial ice factories, and a score of smaller but equally flourishing industries.

That Memphis is a port of entry is shown by the white marble Custom-house that from the crest of a commanding bluff overlooks the Mississippi. It was largely owing to fears for the safety of this building from the encroachments of the river that government engineers were ordered to construct a revetment along the water-front of the city. This is being thoroughly and satisfactorily accomplished by means of willow mattresses heavily loaded with rock, and the turbid waters are thus checked in their ambition to penetrate the heart of the town. Besides its Custom-house, Memphis boasts fine buildings in its new Merchants' Exchange, its Court-house and jail, in the new Gayoso Hotel, and in the scores of beautiful private residences that line Vance, Beale, Poplar, and Adams streets. In these the visitor meets with a pleasant hospitality, and is introduced to the charming social life for which Memphis has been so long famed, and with which she fascinates all who are admitted to its influence. As an educational centre few Southern cities offer superior advantages to this one, which, in addition to its well-organized and liberally supported public schools, contains a large number of ably conducted private academies and seminaries.

The Memphis of to-day is so full of hope and energy that these are its most prominent characteristics. It has seen much of sadness, and the memory of its days of bitter trial will long linger amid the checkered shadows and stately monuments of Elmwood; but they belong to the rapidly fading past, and cannot dim the brightness of its present, nor mar the promised glories of its future.

Kirk Munroe.

NARRAGANSETT AND ITS CASINO.

There is a certain distinctive quality about Narragansett Pier, in Rhode Island, that makes it vastly popular as a watering-place. A rare combination of considerable emphasis of style in female dress and of general social degree, with a more or less refined unconventionality in characteristics, customs, and male costumes, makes up this quality. The *habitués* of the place are, in general, people of the same social standing as those of Newport, and have in the main less money. They rejoice during their sojourn at the Pier in a freedom from oppressive etiquette and a continual round of social duties, to which they are more or less slaves when at home. And more charming than all, especially to the younger ones, they are thrown together so frequently, almost without premeditation, through the usual routine of the day, that intercourse is delightfully constant, and has about it to the individual much of the charm of the unexpected.

Again, the dwellers in different cities—and at Narragansett New York, Philadelphia, and Baltimore, notably the latter, are usually most prominently represented—meet in many cases year after year during their season of summer rest, and form friendships or acquaintanceships which cannot fail to be sources of both social pleasure and profit. To these results, though they have been for many years characteristic of the place, the Casino, now one of the most prominent features of Narragansett summer life, at present most forcibly conduces.

There are casinos here and casinos there more or less frequented, but no one at an American watering-place is more popular or more used than that which has now during four seasons been the all-summer, if expensive, joy of Narragansett Pier. Old-timers, notably heads of families, opine in many instances that the old life, when the Casino was not, had a charm all its own—an opinion largely due, no doubt, to its still greater unconventionality and comparative inexpensiveness. But the younger set especially and the new-comers regard the quasi club-house as the crowning glory of a delightful spot.

From what the elements had left of the ancient granite breakwater which gave the place its name the handsome building—architecturally one of the best things to be put to the credit of the firm of **McKim, Mead, & White**, of this city—is largely built. Its main entrance is on the road which skirts the shore just back of what still remains of the breakwater, and extends to its left, occupying with its range of buildings (forming three sides of a quadrangle, in which are inclosed the tennis-courts, and its prominent wing jutting seaward, and spanning the road by a fine arch) a large space of ground. In view of what the Casino has now become to the Pier, it is indeed peculiarly fitting that it should be so largely formed of the old pier and breakwater.

The wing, a view of which, looking under the arch, forms the subject of one of our illustrations, is one of the finest pieces of architecture in the country. It is built of granite, as are the two large round Norman towers which flank the arch where it springs from the road-side face of the main structure, and the lower portion of the large square one (forming the architectural centre of the composition), whose roof, with its huge clock faces, is surmounted by a very picturesque cupola. The roofs, irregularly rounded and dented to suggest the effect of ravaging winds, are of shingle, as are the sides of the remaining parts of the buildings.

Over the arch runs a gallery, which is broadened transversely where it faces the sea, under the roofs of two other large round towers, like the first ones with conical roofs. The promenade thus formed is one of the favorite resorts of those who use the Casino, and especially on moonlight nights, during the semi-weekly hops in the Casino Theatre, is the Mecca to which the larger part of the couples make pilgrimages between the dances.

The auditorium of the theatre, which serves as a ball-room, is surrounded on three sides by galleries. There are also bowling-alleys and shooting-galleries, a large billiard-room, rooms for writing and reading sacred to each of the sexes, a restaurant, private dining-rooms, and a few suites for lodgers.

The chief assembly of the day at the Casino is after the mid-day bath; and then, as shown in the second of our illustrations, groups gather on the piazza and greensward terrace about small tables and discuss refreshments, their friends, the topics of the day and hour, and their individual affairs, while the orchestra plays, for an hour or so. This assemblage is a very picturesque one, and usually is most numerous on the second or third Saturday in August, when the groups extend well down below the terrace on the lawn separated by a stone wall from the roadway. The orchestra also plays at night.

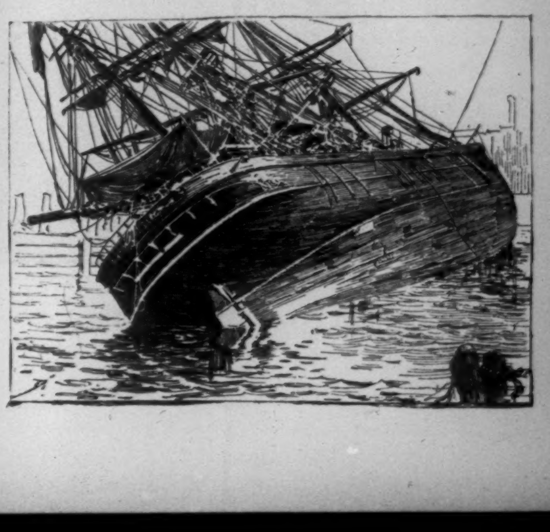
This year the Pier has been unusually crowded during the present month, when the season is always at its height, and the hotels have hardly been able to accommodate the rush of visitors.

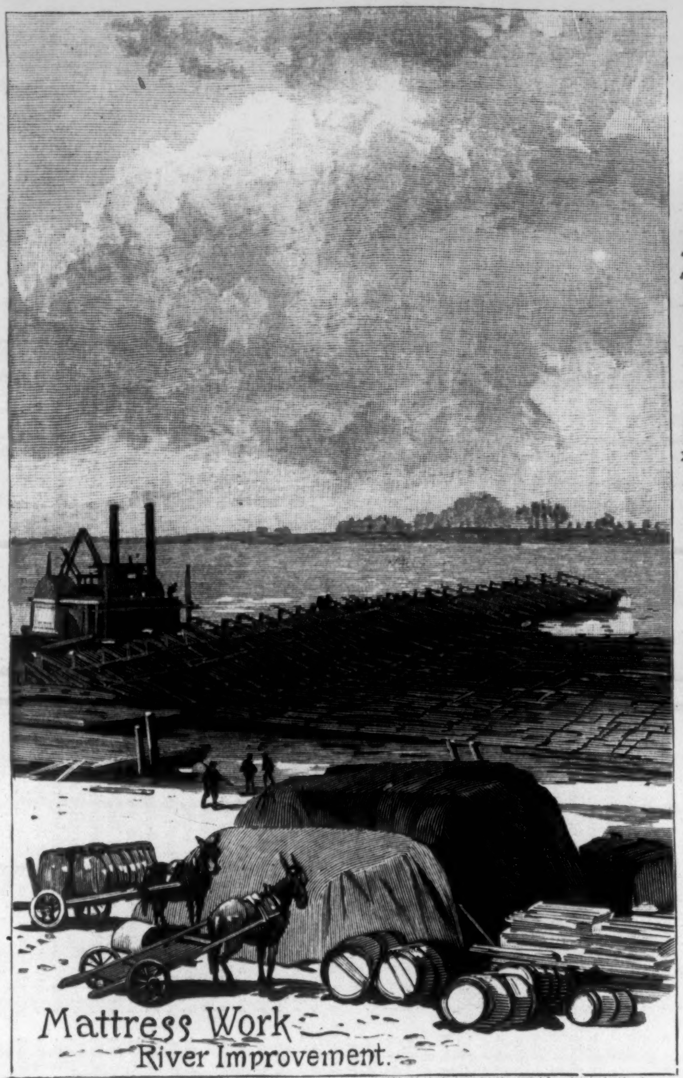
A NOTED YOUNG FINANCIER.

Mr. Henry S. Ives, whose portrait is given on another page, is a young man of about twenty-five years of age. He started in Wall Street as an errand-boy for **Charles T. Wing**, a stock-broker. In time he came to deal in unlisted securities on behalf of different houses, and afterward on his own account. When the firm of **Henry S. Ives & Co.** was established it set out to buy the control of the Cincinnati, Hamilton, and Dayton Railroad, and was successful. The purchase or the attempted purchase of other railroads followed, notably the Dayton and Ironton, the Chicago and Michigan, and the Terre Haute and Indianapolis, which controls the so-called Vandalia Line. Young **Ives** came to be known as another "**Napoleon** of finance." He aimed apparently to become a railroad magnate, without having a very clear idea of the proper means. It is said of him that he would buy anything, no matter what the price, which he could obtain on time, or on which he could borrow money. For a time his schemes caused him to be as much talked about as any man in Wall Street, but his bargains were too reckless to permit him to continue, and on August 11 his suspension was formally announced in the Stock Exchange. The liabilities of the firm are said to reach twelve million dollars, all incurred within six years.

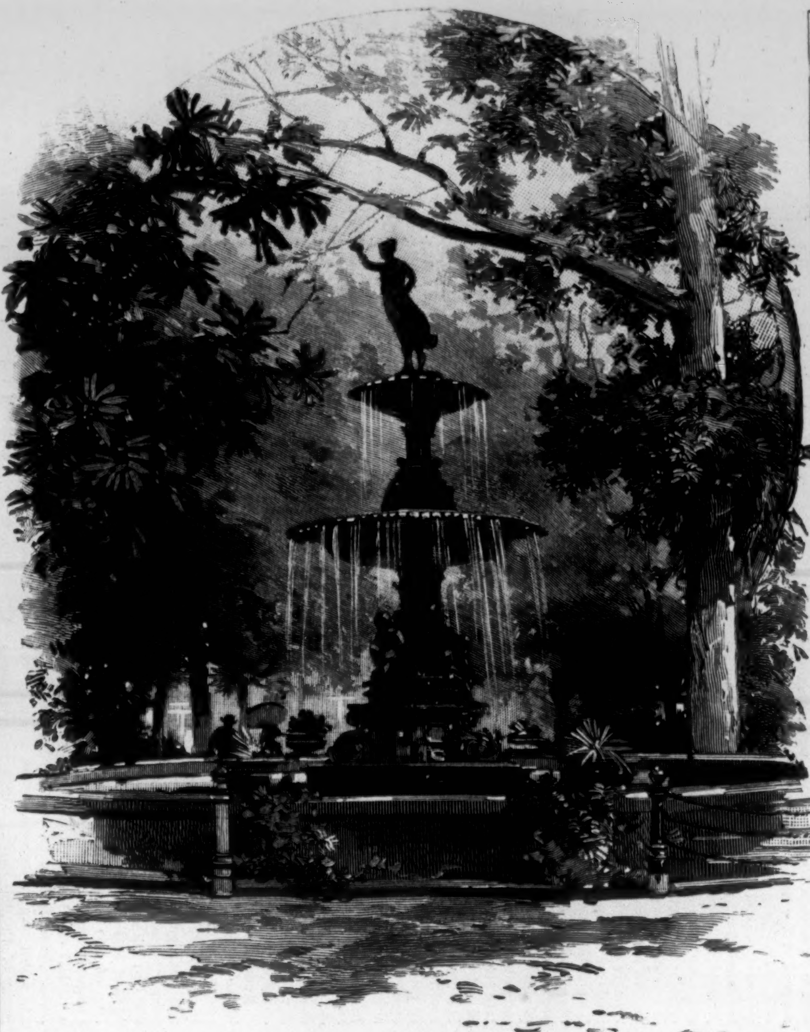
WRECKED IN PORT.

One of the most curious of shipwrecks was that which befell the Spanish bark *Maria Luisa* on Sunday, August 14. The bark, which was on her way from Havana to the Canary Islands, put into this port on August 10 to receive a new copper bottom. She was laden with sugar, rum, and tobacco, had a crew of twenty-two, and carried as passengers seventy-six Canary-Islanders who had been working at the tobacco factories in Havana for several years, and were on their way home with their savings. On the afternoon of August 13 the vessel went into a dry-dock at Twenty-seventh Street, South Brooklyn. The dock was of the movable sort, capable of being sunk so as to permit a vessel to float into it, and then of being lifted, carrying the vessel along. This was accomplished by filling with water the compartments of which the dock was composed, and then pumping the water out. When the pumping had been completed, the bark rested in the dock with her keel three feet above the surface of the water. Shortly after midnight a number of those on board were aroused by a sense that the vessel was sinking. Before they had time to think, there was a heavy crash, the bark rolled sharply to port, and the water came pouring over the rail. Movable objects were thrown across the deck with great violence. One of the passengers who was asleep on top of the cabin was struck on the head by a piece of chain, knocked senseless, and drowned. Nine others were severely injured. It is supposed that the accident was caused by one or more of the dock compartments springing aleak. The bark was of three hundred tons burden.

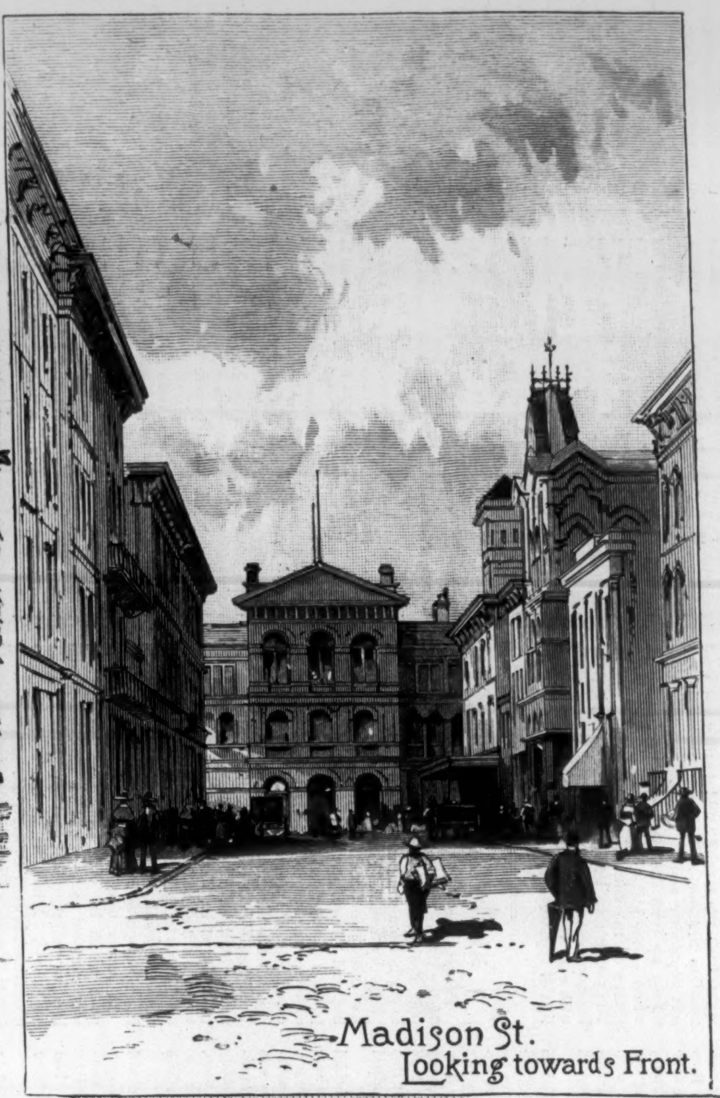




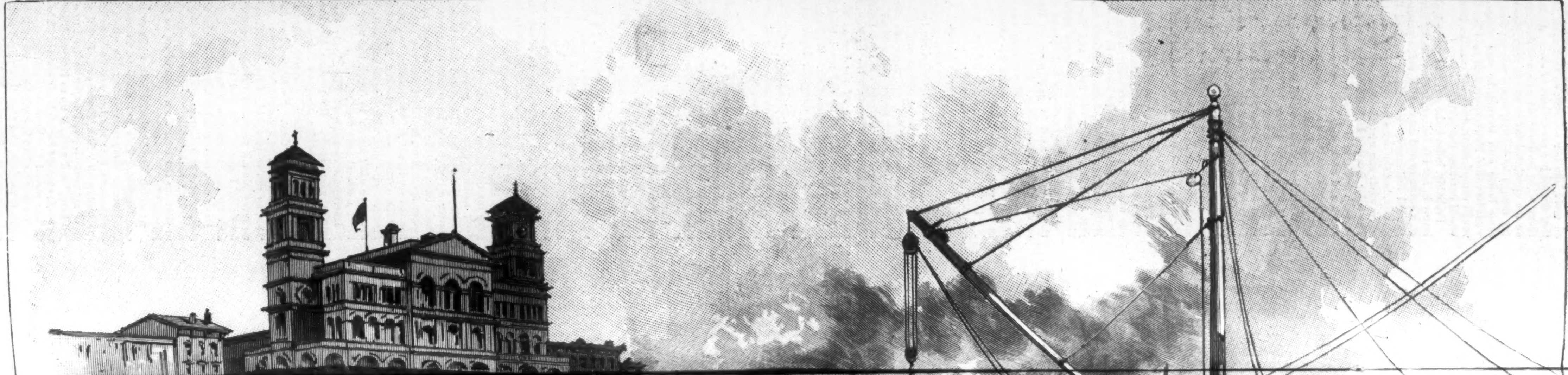
Mattress Work
River Improvement.

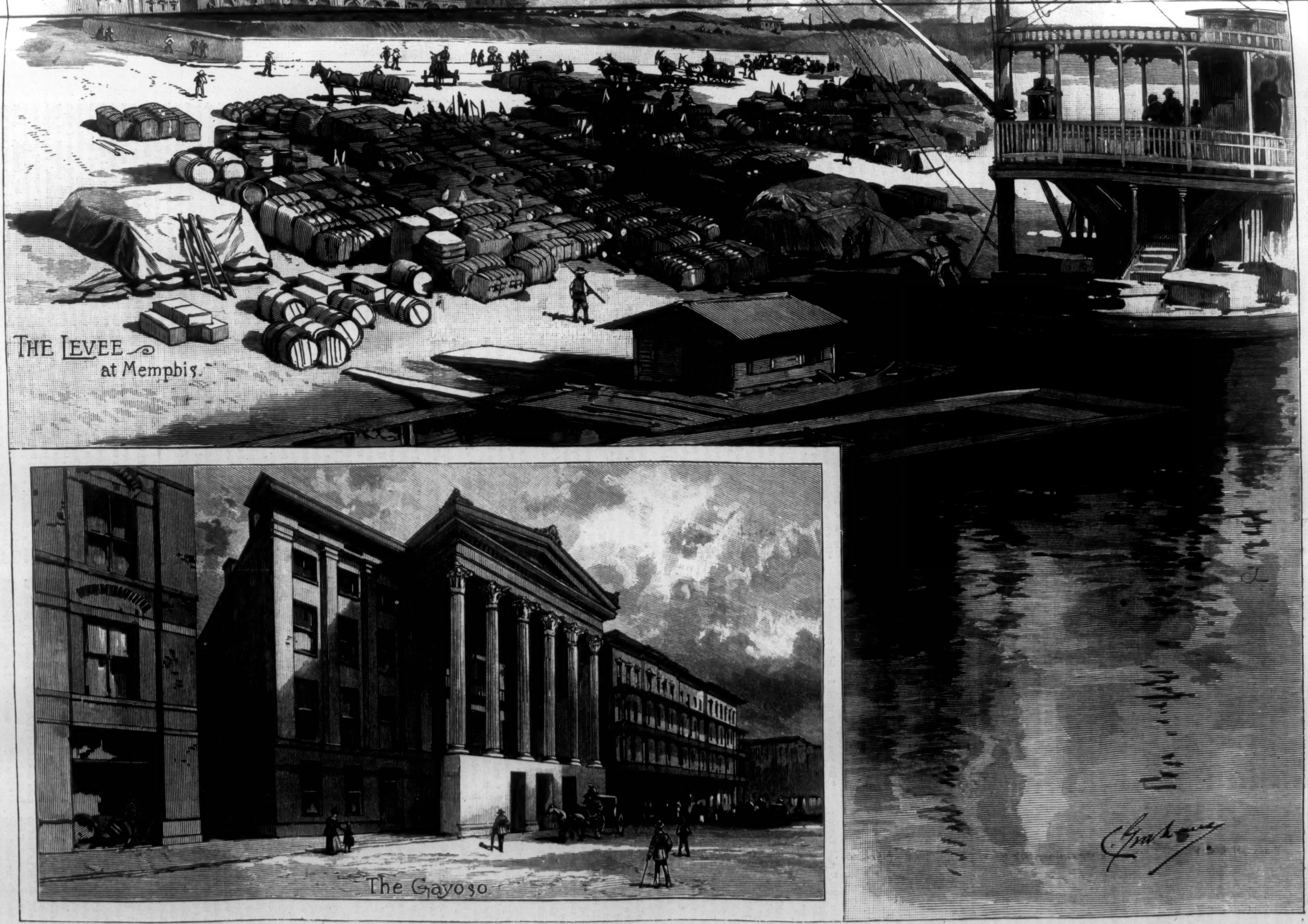


Court Square.



Madison St.
Looking towards Front.




THE LEVEE at Memphis.
The Gayoso

VIEWS IN MEMPHIS, TENNESSEE.—DRAWN BY CHARLES GRAHAM.—[SEE PAGE 611.]

MISER FAREBROTHER.*

BY B. L. FARJEON,

AUTHOR OF "BLADE-O'-GRASS," "JOSHUA MARVEL," "GOLDEN GRAIN," "GRIF," ETC.

CHAPTER XVII.

FANNY CONFIDES A SECRET TO HER MOTHER.

THE visit of the Lethbridges to Parksides was an event of great importance. Neither Uncle Leth, Fanny, nor Bob had ever been there, and it was five or six years since Aunt Leth had set foot in it. Of all the family she was the only one who would have been able to recognize Miser Farebrother, and to say, "That is Phœbe's father." Nearly twenty years had elapsed since Uncle Leth had seen the miser, and he was rather doubtful as to how he would be received, their last meeting not having been a pleasant one. Fanny was very curious and very nervous; Phœbe's father was a solemn, mysterious personage, a being apart, whose acquaintance she was now for the first time to make. What kind of looking gentleman was he? Their albums contained the portraits of all their friends and relations, near and distant, some from infancy upward; but the portrait of Miser Farebrother found no place therein. It is doubtful, indeed, whether he had ever had his portrait taken; certainly there was none extant. Even Phœbe did not possess one. It had been a tacit arrangement among the Lethbridges not to refer in general conversation to Phœbe's father, and to Bob and Fanny he was an utter stranger in fact and sentiment. But now that they were to be brought into contact with him, he became an object of immediate interest to them.

"What shall we call him?" said Fanny to Bob. "Of course he is our uncle, and we ought to call him Uncle Farebrother."

Bob professed not to care—in which he was not ingenuous. "All that I've heard about him," he said, "is that he is known as Miser Farebrother."

"It won't do to call him that," said Fanny; "he would be offended, and might fly out at us. Ought I to kiss him?"

"Wait till you're asked," replied Bob. "He must be immensely rich."

"More shame for him," said Fanny, indignantly, "to keep Phœbe as short as he does. What does he do with all his money?"

"Wraps it up in old stockings, buries it, hides it in the chimneys, carries it in bags round his waist, stuffs his mattress with it. There was a miser found dead in a garret in Lambeth the other day, and though there wasn't a crust of bread in the room, they found four thousand pounds hidden away in teapots, mouse-traps, nightcaps, old boots, and all sorts of rum places. He used to go about begging, and would snatch a bone from a dog."

"Miserable wretch!" cried Fanny. "I hope Uncle Farebrother isn't like that."

"Not exactly, I should say; but quite bad enough. He hasn't treated us very handsomely."

"Well, never mind," said Fanny. "We don't go to see him; we are going for Phœbe's sake."

Their anticipations of their uncle were not very glowing; but as they had been warned by their mother, what passed between them respecting him was regarded as confidential. To Phœbe they said not a word.

On the Saturday morning Mr. Lethbridge, on his way to the bank, had a little day-dream. He and his wife and children had arrived at the railway station which led to Parksides, and had beguiled the journey by discussing how they should get to Miser Farebrother's house. Should they ride? Should they walk? Would Phœbe meet them? The question was settled for them immediately they alighted from the train. There was Phœbe, all smiles, and dressed most beautifully, even elegantly. And who should be by her side but her father, all smiles also, and elegantly dressed? He came forward in the pleasantest manner, and shook hands with every one of them, and Phœbe whispered to Uncle Leth, "It is all nonsense about father being a miser. It was only fun on his part. He has been saving up for me, and you, and Aunt Leth, and all of us. You have no idea how good and kind he is." There was actually a carriage waiting for them, and they all got into it, and rode in jubilant spirits to Parksides: a mansion fit for a nobleman. Gables, turrets, mullioned windows, walls covered with old ivy, grounds and gardens most tastefully laid out—everything perfect. Footmen about, and pretty maids neatly dressed, music playing somewhere. There was a sumptuous dinner provided for them: wonderful dishes, the best of wine. The day-dreamer made a speech, in which he dilated upon the happiness which Miser Farebrother had shed upon them, and how it was all the greater because of the delightful surprise which Phœbe's father had been for so many years preparing for them. Mr. Lethbridge's mental speeches were always marvels of oratory —not a word out of place, the turns most felicitous—and this speech at Miser Farebrother's dinner-table was even happier than usual. Then Miser Farebrother responded, and came out in a light so unexpected and agreeable that the place rang with cheers, and the music struck up "For he's a jolly good fellow," in which they all joined at the top of their voices. When the feast was ended Miser Farebrother asked him to step into his private room, and there, over a bottle of rare old port, he produced his will, which he read to the dreamer, and in which every member of the dreamer's family was handsomely provided for. He would not listen to the dreamer's expressions of gratitude. "Not a word, not a word," he said. "It has been a whim of mine to allow you to suppose I was mean and miserly and cruel, when all the time I have been overflowing with the milk of human kindness. Now we are all going to live happily together." Then they joined the young people in the grounds, where there was a marquee erected for the guests to dance in. There was quite a gathering; numbers of ladies and gentlemen had been invited, and among them Fred Cornwall, who had returned from his holiday trip. The young lawyer was dancing now with Fanny, and Miser Farebrother said: "I shouldn't wonder if that was to be a match. When it is arranged, look out for a splendid wedding present from me;" and Fanny coming up, the miser pinched her cheek, and said something which made her blush. It was altogether a most exhilarating entertainment, and the union of the relations most harmonious. Of course it was a lovely night, and as the dreamer arrived at the bank he said to himself, "I have passed the pleasantest day in my remembrance."

While he was at his desk a conversation took place at home between Fanny and her mother respecting Fred Cornwall. He had called upon the Lethbridges on the previous evening, and although he was full of agreeable chat, he seemed disappointed at not finding Phœbe at her aunt's house. As he had said in his last letter to Fanny, he had brought presents home for all of them, and when Fanny twitted him privately with having nothing for Phœbe, he answered,

"Oh yes, I have; but I must give them to her personally."

"To-morrow will be a capital time to give her a present," said Fanny.

"Is she coming here to-morrow?" asked Fred, eagerly.

"No," replied Fanny; "we are all going to her at Parksides. It is her birthday."

"She did not leave me an invitation, I suppose?" said Fred.

"No," said Fanny; "but if I were a young gentleman I shouldn't wait for one."

"Wouldn't you?"

"No. I should make my way to Parksides, and take my presents with me, and give her a delightful surprise."

"Do you really think I might venture?"

"*I* shouldn't think twice about it," said Fanny, vivaciously. "But you mustn't come with us, because, of course, we don't know anything about it. We shall be quite astonished when you make your appearance with a flourish of trumpets."

There and then the affectionate conspiracy was discussed and planned, and Fred said that Fanny was the dearest girl living, which Fanny disputed, asking how could she be when Phœbe stopped the way.

It was about noon on the Saturday that Fanny said to her mother, "I am going to let you into a secret."

Aunt Leth's thoughts immediately travelled to Fred Cornwall. She had observed the whispered conference which had taken place on the previous night between the young man and her daughter, with their heads very close together, and she had formed her own conclusions; and now the secret was about to be revealed. Fred had been making serious love to Fanny; there could not be a doubt that this was Fanny's secret.

"Yes, my dear," said Mrs. Lethbridge, tenderly.

"It is about Mr. Cornwall," said Fanny.

"Yes, Fanny."

Despite her joy, a pang went right through her heart; it is always so with affectionate parents when the bolt really falls, and the contemplation of a beloved daughter leaving the happy home becomes a certainty.

"And Phœbe," said Fanny.

Mrs. Lethbridge's face underwent a change. In matters of the heart a woman's instincts are lightning-tipped.

"I have an idea," said Fanny, "that they are fond of each other."

Mrs. Lethbridge looked apprehensively at her daughter, but she saw in Fanny's face no despondency, no disappointment. On the contrary, it was radiant. The fond mother smiled.

"Only an idea, Fanny?" she asked.

"Only an idea, mother," said Fanny. "There has been nothing really serious said, but I am certain I am not mistaken. Now confess, mother; you thought I was the magnet?"

"Well, my dear, I did have a suspicion, and it has been proved to be wrong."

"You are not sorry, mother?"

"No, my dear, so long as you are happy. That is my only care."

"I am perfectly happy, and I mean to die an old maid. Dear Phœbe! I do hope everything will turn out right."

"We all hope so, Fanny. I suppose I must not say anything to her?"

"Not for worlds, mother. You must wait till she speaks to you."

"I am not so sure, Fanny. She has no mother to confide in, and to whom she can unreservedly open her heart. I must think over it, for her sake."

"If you thought Mr. Cornwall was good enough for me," said Fanny, "he is good enough for Phœbe."

"My dear, the cases are different."

"How different?"

"Mr. Cornwall knows our position. If it had been you instead of Phœbe, he would not have expected money with you. When people have arrived at the time of life which your father and I have reached, and have children whom they love as we love ours, they cannot help feeling a little disturbed at their want of fortune. Young men nowadays look out for money; it is not as it used to be."

"It is with me, mother. I am an old-fashioned girl, and if a young man casts sheeps' eyes at me it will be a satisfaction to know that it isn't my dowry that attracts him. And for my part, mother, I mean to marry for love—if I ever *do* marry."

"I am glad to hear you say so, my dear; they are the happiest marriages. Our life has been a happy one: never for one moment have I regretted marrying your father."

"I should think not, mother! Who is there in the world to compare with him?"

"There is not one, my dear. It would be difficult indeed to meet with a man so good, so unselfish, so devoted. But we were speaking of Phœbe. The cases are different, I said. Mr. Cornwall would have had no difficulty in obtaining our consent, had it been you instead of Phœbe. Have you forgotten that Phœbe has a father?"

"I did not think of him," said Fanny, a little depressed by the allusion. "But what objection could he have to Mr. Cornwall?"

"That is not for us to say. Phœbe's father is a peculiar man, and he may have views for Phœbe of which we are ignorant. Mr. Cornwall's suit will rest with him, not with us."

"Mr. Cornwall is a gentleman."

"Undoubtedly; and, so far as I can judge, calculated to make a girl happy. But that is not the question."

"What is the question, mother?"

"Money. Fanny, what I am about to say must not pass out of this room."

"Very well, mother."

"Phœbe's father may say to Mr. Cornwall: 'You ask for my daughter's hand. How much money have you got?'"

"What a coarse way of putting it!" exclaimed Fanny, disdainfully.

"I am aware of it, but for Phœbe's sake I am trying to think it out in the way it will happen. I have never inquired into Mr. Cornwall's circumstances; but they are not very flourishing at present, are they?"

"I don't think they are."

"I know they are not. He and your father have had conversations which lead me to the belief that he earns just a sufficient income to keep himself comfortably."

"He is very clever in his profession; and there is the future."

"That is one of the things I am thinking of," said Mrs. Lethbridge, gravely: "the future. 'How much money have you got?' Phœbe's father will ask him; and when the young man answers honestly—as Mr. Cornwall is sure to do—Phœbe's father will say, 'As you have no money of your own, you come after my daughter's.' I am very much afraid of it, Fanny. I pray that there is no trouble in store for her."

"Mother, you frighten me." Fanny experienced at that moment a feeling of terror at the conspiracy into which she and Fred Cornwall had entered, which was to result in Fred's unexpected appearance at Parksides with birthday presents for Phœbe. She did not dare to refer to it, so she kept the secret locked in her breast.

"I do not wish to frighten you, my dear," said Mrs. Lethbridge, "and perhaps, after all, I am only raising bugbears. Let us hope for the best."

"We will," said Fanny, brightening up instantly: she was like an April day; the least glimpse of sunshine brought gladness to her. "And now, mother, just one word."

"Well, my dear?"

"If Mr. Cornwall proposes to Phœbe—which he will—and if she accepts him—which she will—and if he speaks to Phœbe's father, and Phœbe's father will not hear of it, what is to be done?"

"My dear child, you are putting a riddle to me."

"What I want to know is," said Fanny, very determinedly, "whether, if Phœbe's father refuses his consent, Phœbe ought to marry without it." She felt that she had achieved a triumph in putting it so clearly.

"Would you marry without ours?" asked Mrs. Lethbridge.

"Mother, be logical, as Fred Cornwall says. Did you not say yourself that the cases are different?"

"Yes, I did," replied the perplexed mother.

"Well, there it is, then," said Fanny; and as her mother did not speak, she relentlessly opened another broadside. "If an honorable gentleman really and truly loves a young lady, and if a young lady really and truly loves him in return, and if they are worthy of each other, and if there is a fair prospect of his getting along in the world in an honorable profession, and of their being truly happy together, ought they not to marry in spite of a miserly hunks of a father?"

"My dear," said Mrs. Lethbridge, "let us drop the subject, and hope for the best."

"Thank you, mother. *We* know that Phœbe is not happy at home."

"It is so, unfortunately."

"And *we* know that our home is hers if she should ever be without one."

"Yes, my dear."

"Then, my own dearest mother," said Fanny, putting her arms round the good mother's neck and showering kisses upon her, "there is nothing more to be said."

CHAPTER XVIII.

MRS. PAMFLETT DEVELOPS, A SUDDEN AFFECTION FOR PHŒBE.

UNCLE LETH'S day-dream was not realized—but then his day-dreams never were. When he and his family, travelling third-class, reached the station for Parksides, there was no Miser Farebrother to receive them with open arms and a carriage. Phœbe was there, and that was quite as good—almost more than they expected. She was a favorite with the station-master and ticket-takers, who always admitted her to the platform, whether the gates were closed or not; and the Lethbridges, looking out of the window, saw her waving her handkerchief to them, and running along the platform, the moment they were in sight. Then there was such a kissing and hugging as made the hearts of the unenvious ones glad to witness, and the mouths of the envious ones to water, wishing they had a free ticket to participate in an entertainment so delightful.

"It *is* good of you to come and meet us," said Fanny. "I was wondering all the way whether you would."

"I did not know whether I should be able," said Phœbe, in a flutter of excitement; "but Mrs. Pamflett has been very kind. I hardly liked to ask her to help me with the tea; but she came and offered of her own accord, and said perhaps I would like to go and meet my friends. So here I am."

Mr. Lethbridge opened his ears upon mention of Mrs. Pamflett, and he was glad to hear so good an account of her. An act of thoughtfulness and good-nature from her was a guarantee for her son, who had discounted his acceptance for three hundred pounds for the dramatic author and Kiss.

They had all brought modest birthday presents for Phœbe, which they handed to her at once, with flowers and kisses and the best of affectionate wishes. Bob was in the seventh heaven in consequence of being allowed a share in the kissing business.

"I did not have time to write to you last night," whispered Fanny to Phœbe. "He has come home, and had tea with us. He is looking so well! brown, and handsomer than ever. What a perfectly lovely day!"

They walked to Parksides, expressing pleasure at everything—at the weather, at the scenery, at the pretty village, at the children, at the cottages, at the church—all of which, it seemed to the little party, had put on a holiday garb in honor of Phœbe. The flowers were brighter, the sunlight clearer, the birds sang more sweetly, as they walked and talked, each of the Lethbridges claiming a share in Phœbe's society, and each obtaining it. Now with Bob, now with Fanny, now with Aunt Leth, now with Uncle—she ran from one to another, chatting gayly, and bursting out into snatches of song. It was her day, her very own—a day of sunshine without and within.

Mrs. Pamflett's amiability needs a word of explanation. The conversation she had had with her son Jeremiah had opened her eyes as to his intentions; and both to please him and to win Phœbe's favor she had offered to assist the young girl. But for Jeremiah's sake she would not have dreamt of such a thing. She had lain awake half the night thinking of the conversation, and she had come to the conclusion that it would be a fine match for Jeremiah. Much as she had disliked Phœbe, she admired her son for his ambition. Miser Farebrother's "aching of bones" was growing worse every week, every day; suffering as he did, it would soon be impossible for him to give any personal attention to his business in London. No one understood it, no one could attend to it, but Jeremiah. What, then, was more feasible than Jeremiah's scheme of becoming Miser Farebrother's son-in-law? "To think," she mused in the night, "that it never entered my mind! But Jeremiah's got a head on him. He will be a millionaire, and I shall be a lady!" The idea of a repulse—that Phœbe would not think Jeremiah good enough for her—never occurred to Mrs. Pamflett; if it had, she would have rejected it with scorn. What! her son, her bright boy—handsome, shrewd, and clever—not good enough for the best lady in the land! A little chit like Phœbe might consider herself lucky that such a man as Jeremiah should condescend to her. "I can't, for the life of me, see," she mused, "why Jeremiah should be so taken with her; but there's no accounting for a man's fancies. And then he said he wasn't particular. Ah! Jeremiah knows what he's about." All her hopes, all her desires, all her ambitions, being centred in her bright boy, she determined to assist him by every means in her power. She commenced the next morning, on this happy birthday, and, to Phœbe's surprise, wished her a happy birthday and many returns of them, and offered to relieve the young girl of all responsibility in the preparing of the tea for her friends. Phœbe met her advances gladly. On such a day no suspicion of sinister motives could occur to a nature so sweet, so pure, so innocent; and when Mrs. Pamflett asked her to accept a brooch, she received it with a pleasant feeling of gratitude. "It is an old brooch," Mrs. Pamflett said, "a memento; and although it is not very valuable, it comes from my heart." There was a certain literal truth in this, because the brooch was one which Mrs. Pamflett was in the habit of wearing; it might not have been considered a very suitable gift for a young girl like Phœbe, as it contained a lock of some dead-and-gone person's hair, arranged as a feather or a curl over a tombstone. Once upon a time it doubtless had a meaning, and might have brought a light of joy or sorrow to special human eyes; but the memories which sanctified it being deader than the deadest ghost that superstition could conjure up, it certainly could not be considered a suitable gift for Phœbe. Its fatal meaning for her lay in the future.

When Mrs. Pamflett said to Phœbe that perhaps she would like to go and meet her friends at the railway station, she thought it likely that Jeremiah would be in the train. He had not told her by which train he was coming, and her desire was to give him an opportunity of walking home with Phœbe. She did not betray herself when she saw Phœbe return in the company of the Lethbridges and without Jeremiah. She possessed a gift invaluable to sly, secretive natures—the gift of absolute self-repression. Phœbe introduced Mrs. Pamflett to her friends. Aunt Leth was already acquainted with her, and was astonished at the graciousness and amiability of the house-keeper, her previous experience of her having been quite the reverse. Uncle Leth nodded and said, "How d'ye do?" but Fanny was rather stiff—"uppish," as Mrs. Pamflett subsequently told her son.

"Tea will not be ready for half an hour or so," said Mrs. Pamflett, aside, to Phœbe. "I have set it upstairs in your favorite room."

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* Begun in HARPER'S WEEKLY No. 1593.

"I want you to love me," said Mrs. Pamflett. "If you find that my only wish is to please you, perhaps you will."

"Indeed I will," said Phœbe; and thought, "Perhaps my father will love me too."

She asked the Lethbridges to wait a moment or two, and she went to her father's room.

"Aunt and uncle are here, and my cousins."

"What has that to do with me?" he asked.

"May they come up and see you, father?"

"No," he replied; "I can't be bothered. They wish to see me as little as I wish to see them."

While this last question was being asked and answered, Mrs. Pamflett entered the room.

"I think you should see them, sir," she said.

"Why?" he asked.

"As a mark of politeness," said Mrs. Pamflett. "Mr Lethbridge and your nephew and niece have never been here before, and they might think it rude of you."

"Do I care if they do?" he snarled.

"It is not that," she answered, calmly, "but it is Miss Phœbe's birthday."

"Mrs. Pamflett is very kind," said Phœbe, nervously, "but if you don't wish, father—"

"I wish to do what is right," he said, very coolly, as was his habit when he was opposed.

"We all know that," said Mrs. Pamflett, in a voice as composed as his own. "You always do what is right. Mr. and Mrs. Lethbridge and their children are going to have tea with Miss Phœbe in honor of her birthday, and I have been getting it ready, and am going to wait on them. You ought to join them. I have set a chair for you at the head of the table."

"Oh, father, if you would!" implored Phœbe, clasping her hands.

"You wish it?" he asked of her, but not removing his eyes from Mrs. Pamflett's face.

"Yes, father. If you would only be so good!"

"And *you* wish it?" he asked of Mrs. Pamflett.

"For Miss Phœbe's sake I do," replied Mrs. Pamflett, without so much as winking an eyelid.

"Not for your own?"

"I have told you what I think."

"Let it be so," said Miser Farebrother. "Phœbe, I will take tea with you and your friends."

"Oh, papa!" In her gratitude the affectionate girl—only too ready to give love for love—threw her arms round her father's neck and kissed him.

"There! there!" he said, pushing her away; "go down to your friends. You can stop, Mrs. Pamflett."

Phœbe ran down-stairs to convey the good news to the Lethbridges, and Mrs. Pamflett and the miser were left together.

"Now, Mrs. Pamflett," he said, abruptly, "what is all this about?"

"I do not understand you," was her reply.

"You understand me thoroughly," he said. "I can't see through a millstone, but I can see through you."

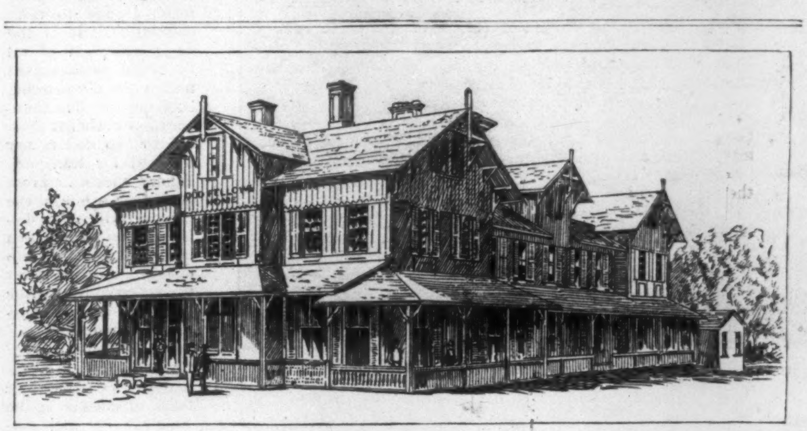
"Then why do you ask me to explain anything?" she retorted.

[TO BE CONTINUED.]

SPENCER FULLERTON BAIRD.

Spencer Fullerton Baird, Secretary of the Smithsonian Institution, Commissioner of Fish and Fisheries, Director of the National Museum of the United States, was born at Reading, Pennsylvania, February 3, 1823, and died at Wood's Holl, Massachusetts, August 19. Educated at Dickinson College, Carlisle, Pennsylvania, at twenty-three years of age he became Professor of Natural History in that college. Having a special inclination toward natural history, he acquired in after-years a national reputation in this direction. In 1849, in connection with other specialists, he translated Heck's *Bilder Atlas*. In 1857 appeared his *Report on the Mammals of North America*, and this task was done so well as to bring him approval at home, and high praise from foreign scientific bodies. Enlarging his field of study, his services were found so valuable, his knowledge so cosmical, that in 1850 he was appointed Assistant Secretary of the Smithsonian Institution in Washington. In 1864, in connection with John Cassin, he published a *Review of American Birds in the Museum of the Smithsonian Institution*. In 1871 the Messrs. Harper published Baird's *Annual Record of Science and Industry*, which was continued during eight years, Professor Baird contributing at the same time scientific matter to Harper's Magazine and Harper's Weekly. In 1874 he wrote another account of American birds. In 1871, under President Grant, he was appointed United States Commissioner of Fish and Fisheries. On the death of Professor Joseph Henry, in 1878, Professor Baird was chosen to take his place as Secretary of the Smithsonian. A few years later the duty of organizing and planning that vast enterprise the United States National Museum was imposed on him. The many positions assumed by Professor Baird, when understood in their details, cause a feeling of astonishment as to how one man could carry them all on successfully. But such was the untiring zeal and devotion of Professor Baird that no single thing was ever neglected or overlooked. When appointed Commissioner of Fish and Fisheries an entirely new and unexplored field was opened to him. At once he set himself heart and soul to his task. He imparted his own enthusiasm to a corps of active workers. It may be insisted upon that, before Professor Baird, what we knew about fish and their habits was vague and meagre. Ichthyology was something relegated to lecture-rooms and museum alcoves. Professors of science had never given a thought to those who caught fish or to those who consumed them.

Spencer Fullerton Baird commenced at the very beginning. A thousand researches, scientific and practical, were carried out, and with the result that in a few years he made our rivers, lakes, and the oceans which wash both sides of our continent fruitful with fish. Professor Baird's achievements in this single direction are not likely to be ever forgotten. England, France, Germany, declared their indebtedness to him, and were ready to accept his teachings. Year by year scientific and practical researches directed toward fish were continued, extending over our vast country, and the work always was successfully accomplished, for among the many wonderful traits Professor Baird possessed none were more preeminent than his administrative abilities. It was Professor Baird's duty to pass a certain number of the summer months at sea-side fishery stations established by him. These stations were far from being places of recreation. Work was carried on here by the head of the Commission with the same untiring industry as if he were in Washington. It could not have been expected from one whose duties were so onerous that he could apply himself to any original work. Life has its limitations. But the grandest of all the noble traits this man of science possessed was the effacement of himself. His whole pride was in the work others accomplished. He never sought for applause for himself. His delight was to have others praised. He was always ignorant that it was his fine judgment which had selected the exact man best adapted for some special work, and he was utterly unconscious that it was from a suggestion of his that some difficulty had been overcome. Professor Baird's social qualities endeared him to those who were admitted to his intimacy, while his sincerity, his simple-mindedness, his unselfishness, made him beloved by all. He was one of the best public servants this country ever had. His days were shortened because so conscientious was he that he never could be induced to give away a single hour of his time. It was a life in which it was all work and no play, and quietly, serenely, he sacrificed his existence to his high sense of duty.



ODD-FELLOWS' HOME.

The above is a view of the German Odd-Fellows' Home, recently dedicated, and is said to be the first institution of the kind ever established by the Order. The German Odd-Fellows of the State of New York, having decided to provide a refuge for the aged and feeble, proceeded with energy and tact to carry out their plans. After careful inquiry the Building Committee decided to purchase a large and commodious building charmingly situated in the village of Unionport, Westchester County, and surrounded by ample grounds. Some alterations and repairs were necessary, and after these were done the building was fitted up with necessary comforts and conveniences. The total cost was $19,000, amply covered. A Board of Managers, under the presidency of Hugo H. Hoenach, will care for the welfare of its inmates, while a staff of medical men have offered their services when needed.

The dedicatory ceremonies took place on the afternoon of Tuesday, 16th instant, and were of an interesting character. The Grand Lodge of the State of New York being in session, an invitation was given, and accepted by almost all. On arriving at the station they were met by a large number of friends, headed by bands of music. They marched in procession to the grounds, the presence of four Cantons of Patriarchs Militant in full regalia, under command of Colonel John W. Raynor, adding much to the splendor of the pageant. On arriving at the grounds the members of the Grand Lodge ascended a handsomely decorated platform erected under the trees on the north side of the building. The impressive ceremonial that followed was witnessed by a large assemblage. After a hymn by the Odd-Fellows' Maennerchor, Grand Master Edgar Whitlock made an eloquent address, and was followed by several other speakers. The German Oak Lodge planted and dedicated an oak with appropriate rites, and the new institution was added to the many noble charities in our State.

THE REV. DANIEL CURRY, D.D.

The death of Dr. Curry takes from the Methodist Episcopal Church one of its strongest and best-known men. The long period of his public life, the rugged strength of his character, and his capacity for labor even in advanced age made him an important figure in the Church's affairs. He was a native of Peekskill, New York, born there on November 26, 1808. He was one of a long-lived family, and had by no means reached the age attained by members of it still living. In 1837 he graduated from the Wesleyan University, Middletown, Connecticut, and entered with little delay, as was the Methodist practice then, upon his work as a minister. Two years, 1840 and 1841, were spent in Georgia, where he had charge of an academy. Several years were then spent in the pastorate in New York, Brooklyn, and the region adjacent. From 1855 to 1857 he was President of the Asbury University, at Greencastle, Indiana.

Dr. Curry had passed middle life before attaining the influence which made him a power in American Methodism. His election to the editorship of the *Christian Advocate* in 1864 gave him scope for the exercise of his best abilities. It was a controversial period, and he was keen in controversy; it was a period when great questions in church and state demanded for their solution the best thoughts of the most capable thinkers, and Dr. Curry brought to their consideration a mind of unusual vigor. If events did not always prove the accuracy of his forecasts, he at least compelled a thorough sifting of every subject of debate. The position of editor of the *Christian Advocate* was held by him for twelve consecutive years. After 1876 he was for a time an associate editor of the *Methodist*. In 1880 he was elected editor of the *National Repository*, a monthly periodical which had, under the name of the *Ladies' Repository*, been in existence for more than a quarter of a century. In 1884 he succeeded the late Dr. Whedon as editor of the *Methodist Review*. He was at this time in his seventy-sixth year, but was as vigorous in mind as most men are at fifty. Nor were there as yet any symptoms of bodily decay; and he entered upon this new service with the cheerful confidence of one who believes that life has still much in store for him. Though in this particular his hopes were not fulfilled, yet his vigor of mind showed from 1884 to 1887 no abatement. He read, wrote, and debated up to the time of his last illness with the zest of a young man.

Dr. Curry was essentially a critic. It was as natural for him to challenge what other men thought or said as it was to breathe. Nothing was accepted by him which did not receive the assent of his strong understanding. His respect for great names and great authorities was slight. His own personality was so powerful that he swayed easily the average members of the Methodist ministry. For a large portion of them he was a leader implicitly followed. In private life he was most genial, and would forget in the pleasures of social companionship all the asperities of controversy. His literary remains are comprised in essays, mostly theological, published some years ago.

THE LAND OF THE MOUNSEER.

By MAX O'RELL.

THE FRENCH AT SCHOOL.

Our dear parents in France are fond of telling their children that there are no days so happy in life as school-days. After I had tasted what school life really was, I can well remember that I formed a very poor idea of what awaited me beyond the school gates. My opinion is that when French parents have made up their minds to send a boy ten years old to a *lycée* till he is twenty, they have sentenced him to something very near, in severity, to ten years' penal servitude.

Winter and summer the French school-boy rises at five in the morning, or, rather, he is supposed to do so. The first bell rings at 5 A.M., to tell him to get up; a second one rings at 5.25, to inform him that in five minutes he must be down; and a third bell, at 5.30, enjoins him to leave the dormitory. Of course he rises at 5.25, puts on his clothes with prodigious rapidity, gives himself a dry polish, *à la* Squeers, with a towel, or more often with his knuckles, and is quite ready at 5.30 to go down to the study-room. From this you will easily infer that a pint of water goes a long way in a dormitory of sixty French boys. In the study-room, under the supervision of an usher, called *pion*, and of whom I shall have more to say by-and-by, he prepares his lessons for the professors till 7.50. Breakfast is ready at eight. Considering what the *menu* of this repast consists of, I have always wondered how it could take the cook so long to get it ready. During the free ten minutes that precede breakfast-time, a few boys go and have a wash. These go by the name of *aristos* (aristocrats).

The three meals of the day bear the grand names of breakfast, dinner, and supper. Breakfast consists of a plate of soup and a large piece of bread. Most boys keep chocolate or jam, or buy some of the porter, to eat with their bread. At 8.30 they have to be in their respective class-rooms with their masters. The class lasts two hours, after which they return to the study-room to prepare until twelve for the afternoon class. From twelve to one they dine and play.

The dinner generally consists of stews and vegetables swimming in mysterious sauces. The bread is *ad libitum*. When a boy has finished his piece he holds up his hand as a sign that he is ready for another. A man holding a basket full of cut loaves is stationed in such a position as will allow him to fill all those pairs of empty hands as fast as they are put up. He flings, the boys catch; it is quite a dexterous game, I assure you. If a boy misses the piece intended for him, his neighbor not unfrequently catches and pockets it, partly as a precaution against possible pangs of hunger before the next meal, partly for the love of disobeying the rules, one of which enacts that no food shall be pocketed. The drink is called *abondance*, and is made up of a good tablespoonful of wine in a decanter of water.

As for play, it has to take place in a more or less large yard, surrounded by high walls, very much like a prison walk. Not a tree, not a blade of grass, to be seen; a mere gravelled yard, nothing more. There the boys walk two by two, or in larger groups, the big ones talking politics and smoking cigarettes inside their coats while the usher is at a distance, the little ones indulging in a game of top or marbles in one of the corners. At one o'clock they are to be in their places in the study-room till two, when it is time to go to the afternoon class, which lasts till four o'clock. On leaving the masters, to be immediately handed over to the ushers, they each receive at four a piece of bread, which they are allowed to eat in the yard with whatever relish they may possess or wish to buy of the porter. They play till 5.30, when they return to the study-room to do their lessons for the following day. At eight o'clock supper is ready. To this, like to all their other meals, they go two by two, after having previously all formed into ranks in the yard. The supper consists of boiled beef or a course or two of vegetables; sometimes an apple or a few cherries, according to the season, brighten the not very festive board. In my time cherries were the most popular dessert; after having refreshed the inner boy, it provided him with missiles, which were turned to good account on the spot, when the usher had his back turned. For drink, the mixture as before. After this frugal repast the boys repair, two by two, to their respective dormitories. Those who care to indulge in a little washing may do so before going to bed, so as to be clean the following day. I say "those who care," for never will an usher make a remark to a French boy over twelve (when he is no longer under the supervision of a matron) because he is dirty, not even in the refectory. Provided he has a cravat on, nobody will scold him for having a dirty neck. If cleanliness is next to godliness, the French school-boy is most ungodly.

On Thursdays he gets a holiday, that is to say, that no class is held, but he has to be in the study-room the whole morning and evening. In the afternoon he goes for a walk. Here some explanaiton is necessary of what is meant by the French school-boy's walk. The college is divided into big, middle, and small boys. Each division is formed into ranks, and thus, two by two, accompanied by ushers, the boys are marched through the streets. Silence is compulsory while in town, and the ranks are not to be broken until the little battalion has reached the country. There they can play, walk, or sit on the grass, under the eyes of the ushers, for an hour or two, when the ranks are formed again, and they are marched back to what I have no hesitation in calling their barracks, not to say their prison. On Sundays the boy who has his parents or guardian in town is allowed to go home for the day, if he is not kept in for one of those thousand and one petty offences invented at pleasure by the ushers and their supporters. On leaving school, on Sunday morning, he receives an *exeat*, on which the hour of his departure is marked, and the parents are to write on it at what time he has reached home. He has to be back at school at 10 P.M. punctually, and again his parents have to write on the *exeat* at what time he left their house. He generally returns on Sunday night in a comatose state, and the home fare tells sadly on the work he does on Mondays. He gets for holidays two months in the summer, two or three days at the beginning of the year, and a week or ten days at Easter. Such is the happy life that boys lead in French public schools. Fortunately there is a great deal of gay philosophy in the French mind, and the close friendship which springs up between the school-boys and their *esprit de corps* helps them to endure this secluded life of hardship and privations.

Now let us consider the influence this kind of life has on the French boy's character, what work he does at school, and who are the men that look after him. Shut in by the high walls of his prison the poor French school-boy is only too prone to compare himself to the different classes of society which he considers persecuted; that is, the inferior classes; and he shows his sympathy with them by adopting the ideas of an ignorant democracy, and by often expressing them in language which would be repugnant to his dignity if he were free. Poor little fellows! When they can evade the porter's vigilance, and run across the road to buy a pennyworth of sweets, they feel like perfect heroes of romance. On their return, their school-fellows flock round them to sniff a little of the fresh and free air that is brought inside the walls. If the young scamps are punished for their escapade, they bear it like champions of liberty who have fought for the good cause, and are looked up to by their comrades as martyrs and heroes. Under the circumstances, it is not surprising that they should now and then show a spirit of rebellion. Suppose, for instance, that some privilege which the pupils have long enjoyed and looked upon as their right has been withdrawn, rightly or wrongly, no matter which.

What will the boys do? They will probably retire to a dormitory, there to sulk and protest *vi et armis.* They will erect barricades, lock the doors, victual the entrenchments for a few hours, and prepare for a struggle. Rebellion has wonderful charms for them; they are insurgents, therefore they are heroes. Don't ask them whether their cause is good or bad. This matters little; it will be sanctified by the revolution; the main thing is to play at the "sovereign people." These hot-headed youths will stand a siege as earnestly as if they were defending their native soil against the Prussians; dictionaries, inkstands, boots, bedroom furniture, such are the missiles that are pressed into service in the glorious battle of liberty. But alas for youthful valor! It all fades before the pleadings of an empty stomach; the struggle has to be abandoned, the citadel forsaken, the arms laid down. The misguided ones are received back into the fold, to be submitted to stricter discipline than ever; the heroic instigators of the little *fête* are in the end restored to the tender care of their mammas, or, in other words, expelled from the school.

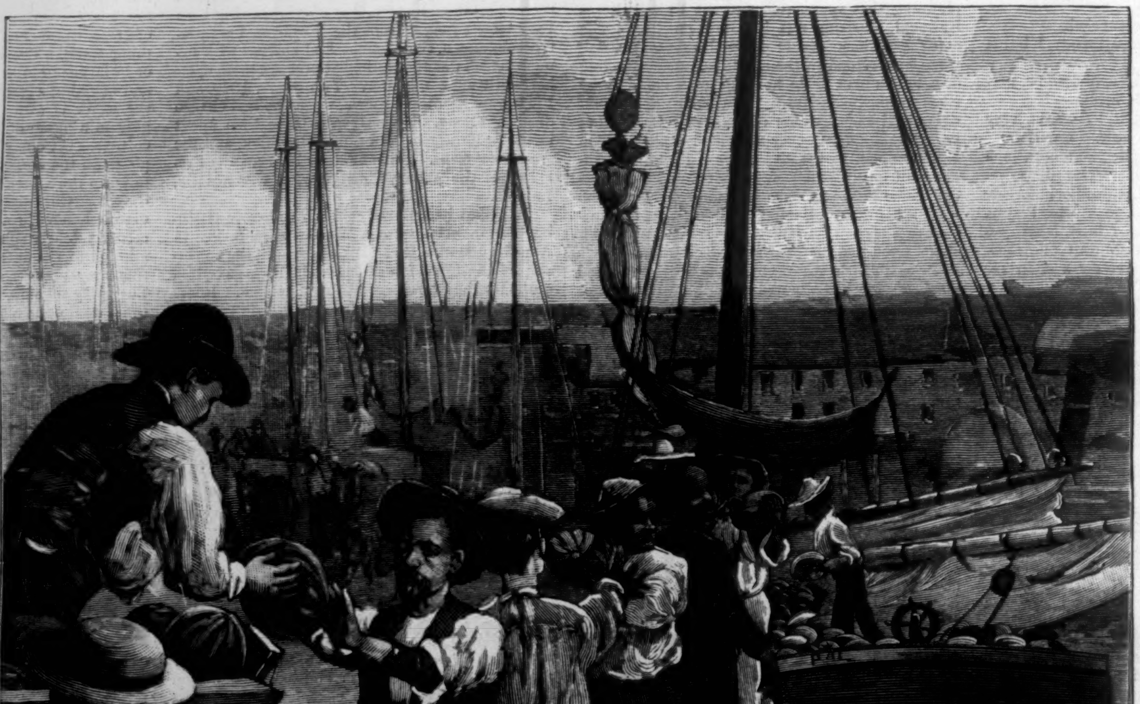
Corporal punishment is banished from all schools in France. If a master were to strike a boy, the odds are ten to one that the boy would defend himself, and threaten the master with the first object—inkpot or book—he could lay his hand on. Boys are punished by means of long and weary impositions. If boarders, they are kept in on Sundays, and thus prevented from going home. This is a terrible punishment. When they seem incorrigible, they are expelled. And for a boy to be expelled from a French *lycée* is no light matter, for the doors of all the others are closed to him, and the faculties may even refuse to allow him to stand as a candidate for the university degrees. His prospect in life may be ruined forever, for in France a man who is neither B.A. nor B.Sc. cannot study medicine or the law; he cannot enter the military schools, or be a candidate for any of the government posts at home or abroad. Business is the only opening left to him.

From the time-table that I have given at the beginning, it will be easily inferred that if the French school-boy plays less than other boys, he works much more. But with what results? The classes in French *lycées* contain from eighty to a hundred boys. They are generally composed of some ten pupils of extraordinary capacities or industry, of about twenty who follow the lectures with some profit, of twenty more who follow them anyhow, and of thirty, forty, and even sometimes fifty poor boys, neglected, forgotten, who do and learn nothing, and are mere wall-flowers. They are all promoted by seniority, that premium still given in France to stupidity, as M. Léon Say once remarked in the French Senate. I remember school-fellows of eighteen and nineteen in the highest form who did not know their declensions. Boys may be attentive or not as they please — that is their business. Provided they do not disturb the peace, nothing more is required of them in the upper forms. They may even go to sleep, and the master will seldom take the trouble to wake them up. If the boy is not likely to do honor to his teaching, he does not think it worth his while to concern himself about him. With such large classes as I have described, boys cannot and do not receive individual attention from the masters, who deliver lectures to them, but certainly do not give them lessons. With the amount of work that clever and industrious boys go through, each class turns out at the end of the year at least ten splendid scholars. As for the rest, you see twenty good average boys, twenty poor ones, and from thirty to fifty hopeless ignoramuses. Each class has to go through a course prescribed by the Minister of Public Instruction, and no master has a right to read a book with his pupils, not even the passage of a book, that is not down on the ministerial programme. A professor who carried his interest in his pupils the length of introducing a new book in his class would probably have his zeal rewarded with a mastership in the college of some little out-of-the-way town in France, or perhaps in Algeria. By this governmental system of fuss and intrusion, it is not only the talent of the pupil that is stifled, but it is also the talent of the master that is hampered.

What is to be admired in French schools is that the boys get on very well among one another. Friendship sprung up at school often lasts a lifetime. The hero of the French *collégien* is the top boy of the class—not the quickest runner or the best athlete. The dunce is the only comrade he despises. A boy who has carried off a prize at the great Sorbonne examination is for him the object of an unlimited admiration, and he feels inclined to lift his cap when he passes near him. The boys stick by each other to such a point that, rather than tell on an offender, they will allow themselves to be all punished for his offence, even though the punishment should amount to the much-dreaded detention on Sunday.

The head of the college is called *Proviseur.* He does no teaching. He represents high authority, that is to say, the government. He is a saluting machine. He stands in the middle of the quadrangle as the boys proceed to their respective class-rooms. All take off their caps as they pass before the mighty potentate. The *Proviseur* does not know personally more than ten or twenty of the thousand boys trusted to his care. The work and discipline of the college are under the supervision of a censor. The masters, most of whom are ex-scholars of the celebrated *École Normale Supérieure,* are eminent men, but they never mix with the boys out of school hours. They are much respected by their pupils, in whom admiration for talent is innate. The ushers, or *pions,* are mere watch-dogs. They see that the boys are silent in the study-rooms, the refectory, and the dormitory. They are ignorant, ill-bred outcasts, whom the boys despise from the bottom of their hearts.

When a French boy leaves school at nineteen, he is supposed to be prepared for a public part. Perhaps I have succeeded in showing how he is prepared.



A SOUTHERN MELON FLEET UNLOADING AT THE WHARF.—Drawn by B. W. Clinedinst.

THE SOUTHERN MELON TRADE.

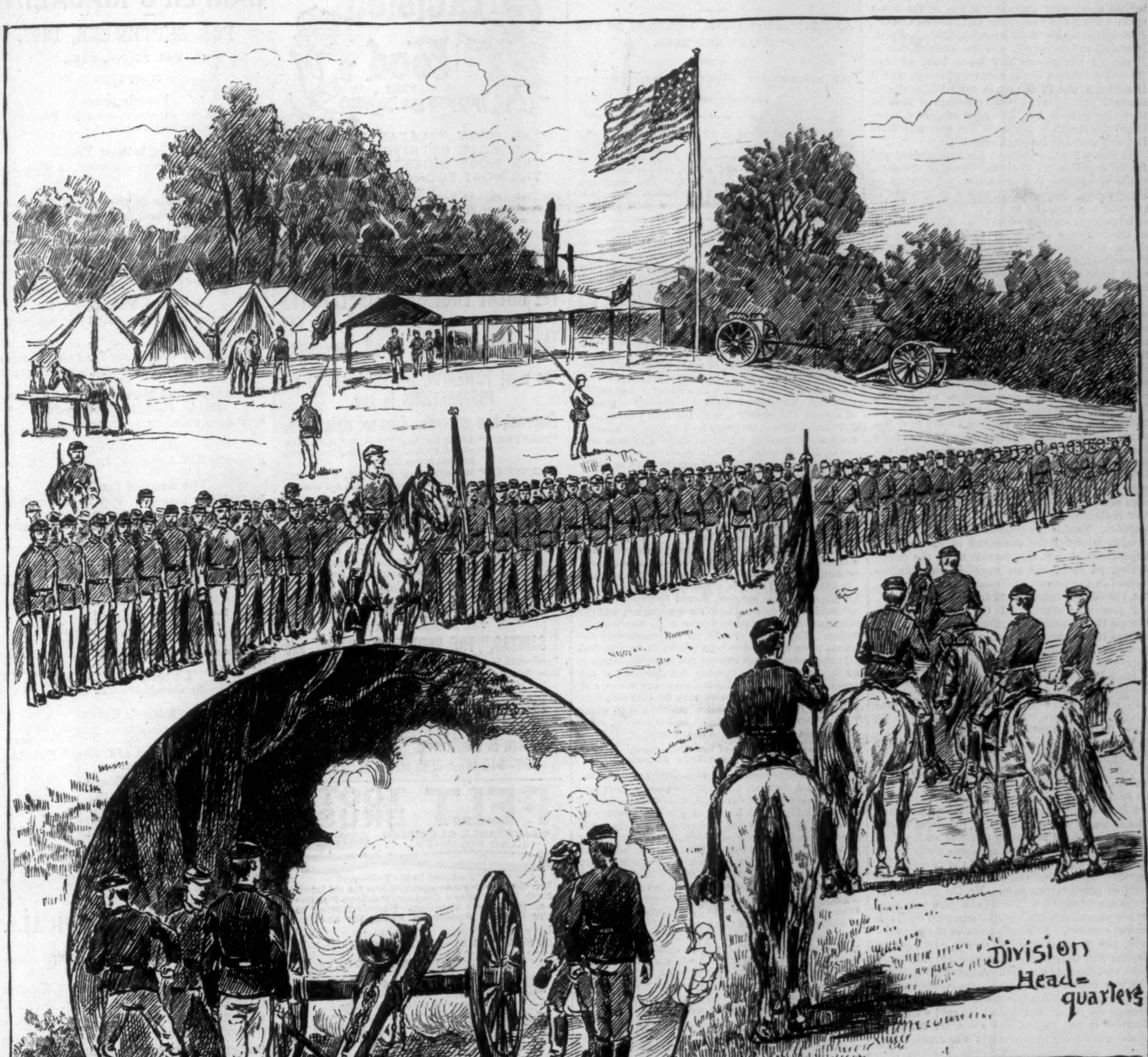
Baltimore is the largest melon market in this country, and probably the largest in the world. The upper end of the northern branch of the Patapsco River, which gives Baltimore many of its commercial advantages, is formed into a commodious inner harbor, popularly known as the Basin. Around it are the wharves of the numerous steam-boats that ply between the city and points along the Chesapeake Bay and its several hundred miles of tributaries. On the north side of this basin is a fleet of about one hundred boats, of all varieties and sizes, packed together as closely as it is possible for them to get. From the first week in August until the middle or last of September this little forest of masts seems to remain intact. At night boats slip out and away, but they are not missed; the early morning brings new arrivals, and when the sun comes up the fleet looks just the same as it did at twilight the day before. Everywhere, in the holds, on decks, and around the hatchways, lie large tempting melons. Some of the schooners carry as many as eight thousand. The sloops and pungies and bug-eyes (the bug-eye is an uncapsizable vessel peculiar to the Chesapeake) carry less. The capacity of the boats is from two thousand to eight thousand, and as the average number of boats in the fleet is from sixty to one hundred, the aggregate of melons represented goes up into the hundred thousands. The number handled in the season of six or eight weeks reaches several millions.

The scene in and around this floating market is interesting and picturesque. The wharves are lined with wagons waiting their turn for loads. Several hundred sunburned, coatless men stand around on the boats industriously doing nothing. Only those whose vessels are unloading are at work. In order to get the melons from the boats lying at a distance from the wharf, men in rows of six or eight or ten, as the necessity may be, are stationed across the intervening boats, and each melon is tossed from one to the other until it reaches the wagon waiting for it. The melons are made to travel in quick succession, and so expert are the tossers and catchers that the dropping of a melon is a very rare occurrence. When such a thing does occur, the youthful ragamuffins loafing around see that the fragments are not lost.

The first melons arrive in Baltimore between the middle of June and the first of July. They come by rail from Georgia. With these consignments very little reshipping is done. It is not until the crops along the Chesapeake ripen that the trade opens with real briskness. On both shores of the bay, which is two hundred miles long, the light and loamy soil is excellently adapted to this fruit, and with a plenty of sunshine and warmth the melons ripen splendidly. This year there has been an abundance of both heat and sunshine, and as a consequence the melon crop is unusually good. On all the farms near the bay and along the rivers emptying into it are what are called watermelon "patches." A patch is a very indefinite affair. It may be as small as a city garden, or it may be as large as a good-sized farm. Generally it is between the two extremes, for watermelons are so uncertain as a crop that farmers are afraid to give up too much ground to their cultivation. It is the aggregate yield of all the little patches that makes the big showing in Baltimore. The Chesapeake vessels get from one to two dollars per hundred for transporting the melons. From the upper region of the bay the tariff is one dollar. From points down in Virginia it is two dollars. A great many melons come from Anne Arundel County, just below Baltimore.

When the captains of the boats arrive in the harbor they place their loads of melons in the hands of the various commission houses, which get for their services seven per centum of all sales. These houses are represented on the wharf by agents. Some of these agents are gray-headed veterans who have been selling melons for thirty years on the same spot. Local buyers make their purchases direct from the boats. Most of the melons, however, are shipped to distant points in the North and West. Consignments are sent as far as Canada. A car will hold from 1100 to 1300, and the melons will keep in good condition for a week or ten days. The orders from New York and Boston are invariably for the best melons in market. They are shipped both by rail and by boat. When sent by water they are reloaded from the smaller craft into larger vessels.

The best selling and most marketable melon is the Kolb Gem. This is the variety that is sent to New York and Boston and points North. It is also very popular with the Western trade. It is a large fruit, weighing as much as fifty or sixty pounds, with a tough skin that protects it in transit, and a meat of inviting redness and delicious flavor. The Pride of Georgia comes next, and the Ice Rind closely follows. There are probably a hundred other varieties, but the three mentioned are the market favorites.


Division Head-quarters
The Morning Gun.
Skirmishing.
1st Brigade Parade Ground.

THE PENNSYLVANIA NATIONAL GUARD AT CAMP WINFIELD SCOTT HANCOCK.—From a Sketch by Al Hencke.—[See Page 618.]

CAMP WINFIELD SCOTT HANCOCK.

DURING the encampment of the Pennsylvania militia there were gathered in one of the finest spots among the mountains of Lebanon County, Pennsylvania, over 8000 citizen soldiers, uniformly armed and equipped. At the inauguration of President CLEVELAND this same body of men formed a division in the column of troops, and it is said that the President, in referring to the inaugural parade, subsequently remarked that almost every town has its crack company, every large city its crack regiment, but only one State in the Union has its crack division.

It was only after years of mismanagement and faulty organization that the State of Pennsylvania recognized the advisability of making an improvement in its militia, and it took years of pruning and grafting to bring the organization to its present state of perfection. Until the time of those scenes of carnage which were enacted during the railroad riots, the National Guard of Pennsylvania existed principally on paper, and what there was of it was strongly characterized by "shoulder-strap" and "red tape."

It was in 1878 that steps were taken to concentrate such energy as there was in the Guard, and to remove such rubbish as obstructed the road to thoroughness. After the spring inspection of 1878 such companies as were below the standard percentage in point of excellence were ordered disbanded. Whole brigades disappeared in consequence. The organizations which were found in reasonably useful condition were retained, and formed the nucleus of the new National Guard, which sprung phœnix-like from the remains of the old. The organization was changed to one division of five brigades. In 1879 it was found at the spring inspection that even this great concentrative measure had not been sufficient to insure thoroughness, and a further reduction was made to a division of three brigades. That is the present organization. The division is under the command of ex-Governor Major-General J. F. HARTRANFT, while the entire service, as such, has an ex-officio commander-in-chief in the person of General JAMES A. BEAVER, the former brigadier of the Second Brigade, and present Governor of the commonwealth. General BEAVER naturally takes a more profound interest in the service than his civilian predecessors, and his reception at Mount Gretna was a feature of the encampment. His buggy, driven by himself, was seen everywhere in the expansive territory occupied by the encampment.

In honor of the memory of the late General HANCOCK, the encampment bears the name Camp Winfield Scott Hancock. It is located in Mount Gretna Park, seven miles from the little hamlet of Lebanon. It is about 6000 acres in extent, and is owned by ROBERT H. COLEMAN, a wealthy Philadelphia mine owner, who spends his summers in this romantic district. Although but in the first stages of cultivation, the Park affords many beautiful retreats, points of observation, and views necessary to make such points interesting. Several open meadows make splendid brigade parade grounds, and the peculiar topography makes the Park a splendid place for the study of practical warfare. Mr. COLEMAN offered the use of his Park, free of charge, a year ago, but his proposition could not be accepted until the present summer. In anticipation of the encampment, the proprietor spent nearly $100,000 in building rail and wagon roads, constructing aqueducts, and clearing grounds. A beautiful artificial lake was constructed by taking advantage of a natural gully, and damming the different passes through the hills. Springs of ice-cold water are plentiful in the region, and the most beautiful crystal-clear Lake Connewauga was created.

A CHINESE COMPLEXION,

When observed in one of the Caucasian race, is indicative of bile in the blood. Who would be yellow when he or she can exhibit the hue of health on cheek and brow through the aid of Hostetter's Stomach Bitters, an antagonist at whose onset liver complaint takes refuge in flight. Fur upon the tongue, nausea, sick headache, pains under the right ribs and shoulder-blade, and unpleasantly odorous breath, are remediable with this benign alterative, which does not, like a potent cathartic, drench the intestines, or, like the mercurial preparations, contaminate the blood. Not only the liver, but the stomach and bowels are aroused, toned, and regulated by this fine family medicine, which has won the confidence of the respectable classes, not by startling assertions on its behalf, but by the consistency of the claims made for it with its performance in every instance when tested.—[*Adv*]

ADVICE TO MOTHERS.

MRS. WINSLOW'S SOOTHING SYRUP should always be used for children teething. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhœa. 25c. a bottle.—[*Adv.*]

ADVERTISEMENTS.

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BAKER'S
Breakfast Cocoa.

Warranted ***absolutely pure Cocoa,*** from which the excess of Oil has been removed. It has *three times the strength* of Cocoa mixed with Starch, Arrowroot or Sugar, and is therefore far more economical, *costing less than one cent a cup.* It is delicious, nourishing, strengthening, easily digested, and admirably adapted for invalids as well as for persons in health.

Sold by Grocers everywhere.

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THE MASK OF BEAUTY.

ANCIENT AND MODERN ARTIFICES OF THE TOILET AND BATH.

THE NEVER-ENDING STRUGGLE TO PRESERVE AND BEAUTIFY THE SKIN.

THE frightful extent to which the arts of the toilet are now being carried leads one to question if many of the prevailing diseases of the skin, especially of the skin of the face and throat, are not due to the action of cosmetics upon so delicate and complex a surface. The production of rouge alone has reached shocking proportions; while that of chalk and bismuth, arsenic, antimony, and other aids to artifice, do not fall far behind. No expense has been spared, both in the present and in the past, in bringing these articles to the last point of perfection; and Sir Humphry Davy has related an instance of an English manufacturer of rouge offering a thousand pounds for the secret of a Frenchman's superior preparation, the sole secret being, however—to such nicety had the manufacture been brought—that in France rouge could be made under the bright sun that nature had denied to the British manufacturer, a sunbeam turning the scale.

But they who make use of rouge for nature's flush, and chalk and bismuth for her snow, who, like Jezebel, put their eyes in painting with antimony, who redden their lips with salves, and resort to lotions and potions of arsenic and mercury, with the idea that so, like Petruchio's Shrew, they may look as clear as morning roses newly washed with dew, make a ruinous mistake. Not to speak of the risks run of turning blue and green under the action of certain gases, or of the twitching paralysis invited by metallic lotions, such persons will wake one day not to that mere absence of color and lustre which they had before, but to the presence of positive ugliness, to a nauseously yellow, blotched, and speckled brow and cheek that make beauty forevermore impossible

In the time of Louis XV. of France, there was issued a decree announcing that whosoever by means of red or white paint, perfumes, or essences, or other arts of the toilet, should seek to entice into marriage any of his Majesty's male subjects, should be prosecuted for witchcraft, and declared unfit for matrimony, and the same runs as an unwritten decree in all men's minds to-day. Why should one fill up the wondrously intricate pores of the skin with poison to be absorbed into the system, when exactly the opposite course is all that is needed, the opening and cleansing of the pores with properly medicated soap and water, and in order that existing poison may be cast out, thus acquiring the pure rose and white natural to every healthy skin? Othello, himself, in his hour of madness, would not mar the skin of Desdemona.

> "That whiter skin of hers than snow,
> And smooth as monumental alabaster."

No organ is so perfect and so beautiful as the skin, it is, indeed, that one organ where man is most pre-eminent over the brute creation, since no other animal has its quality and color. Soft as satin, sensitive as a camera, tinted with the loveliest delicacy, it yet has strength and elasticity sufficient for the protection of all the underlying frame, tissue, muscle, bone, and nerve. Everywhere a network of sudorific ducts, veins, and pores, it constantly renews itself, and not only with its ceaseless desquamation, but with its natural functional action, eliminates all waste, accumulation, and disease. How can it perform its natural function if its ducts are clogged by paint and powder? With the skin entirely coated in varnish a person will not live six hours; with the face varnished in cosmetics, into that state of disease will not the seat and throne of loveliness be cast? Time, itself, cannot "delve the parallels in beauty's brow" so soon as cosmetics can. The myriad capillaries of the skin require to be kept in perfect order, merely to prevent its disease: to keep them in perfect order they must be allowed to play their part of removing used-up matter from the inside as well as of throwing off dust and soil from the outside.

It would be cruel in us to excite the interest of the gentler sex in the matter of complexion if we could not offer a possible panacea without fear of undue preference. It is a fact well known to dermatologists that for several years the Cuticura Medicated Toilet Soap has been unrivalled as a skin beautifier. Not only does it contain the delicate odor and emollient and cleansing properties of the finest toilet soaps, but it goes a step further than any soap yet prepared and, by reason of its delicate, yet effective, medical properties derived from Cuticura, is enabled to remove skin blemishes by restoring to activity those diseased or inflamed vessels of the skin which cause complexional disfigurations. It so purifies the pores, and enlivens and strengthens the glands, that the skin comes into that normal condition of positive wholesomeness in which it calls for the richest blood and freest action, so that the damask flush comes and goes upon the cheek with the shifting beauty of the northern lights in the sky. No woman is insensible to the advantages given by the bounding fulness of the vein under the transparence of a perfect skin; but no woman can have either the bounding vein or the transparent skin who does not maintain the health of the circulation and excretion by the pleasant friction of the bath with delicately medicated soap.

Wherever the Cuticura Soap is daily used with soft water, directly upon the face, there will be no sallowness, no pimples, no black-heads, no new warts and moles, and no eruptions or rashes, while roughness and fissures will speedily disappear, chaps will be impossible, and that general redness, which gives to every face suffering from it an air of blowsy vulgarity, will yield to a soft fairness with the blush only upon the cheek and chin. The chemist, who originally sought and found the constituents of Cuticura from which this soap derives its purifying and beautifying properties, did it for the relief of one dear to him, and felt rewarded in his success. But the sufferings of how many others unknown to him has he allayed, and what gratitude has he received? Nothing is known in science to equal the Cuticura Soap for its peculiar property of cleansing clogged pores, freshening the accustomed lubricators, and rendering the skin flexible, smooth, and fair. That disfiguring and mortifying condition of the chin and mouth which with scurf and scales afflicts so many women in middle life, is destroyed by it, with now and then an anointing of Cuticura, or an occasional dose of Cuticura Resolvent, and the young girl tortured by humiliating acne will find her forehead smooth and fair as an infant's if she perseveres in its use. It is guaranteed by the State assayers and chemists of Massachusetts to be free from any mineral, metallic, or vegetable poison, and to contain not one particle of anything noxious, and neither art nor medicine is able to do anything for the skin that shall render it more healthy, fresh, and radiant with beauty than has now been done by the discovery of the Cuticura Medicated Toilet Soap.

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FOR
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The GREAT ENGLISH DISINFECTANT.

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THE REGULAR USE OF
"SANITAS," THE BEST DISINFECTANT, and Deodorant, is a sure preventive of all contagious and infectious diseases. It is invaluable in the sick room.

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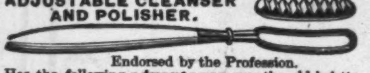
ADJUSTABLE CLEANSER AND POLISHER.



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HARPER'S MAGAZINE

FOR SEPTEMBER, 1887,
(Vol. 75, No. 448),
CONTAINS:

Frontispiece.
Illustration by ALFRED PARSONS for Wordsworth's Sonnet, "The River Duddon;"

Riding in New York.
By a Rider. Copiously Illustrated by T. DE THULSTRUP;

Home Rule in the Isle of Man.
By RICHARD WHEATLEY. Illustrated;

Here and There in the South.—III. Along the Gulf.
By REBECCA HARDING DAVIS. Richly Illustrated by W. H. GIBSON;

Tony the Maid. Part I.
By BLANCHE WILLIS HOWARD. Illustrated by C. S. REINHART;

The South American Yankee. (Chili.)
By WILLIAM ELEROY CURTIS. Fully Illustrated;

Buccaneers and Marooners of the Spanish Main. Part II. (Conclusion.)
By HOWARD PYLE. Illustrated by the Author;

Moll and Virgil.
A Story by R. M. JOHNSTON. Illustrated by KAPPES;

The Sons of the Steppe.
By Dr. HENRY LANSDELL. With Ten Illustrations;

Nurse Crumpet Tells the Story.
By AMÉLIE RIVES;

Narka. Part IX.
By KATHLEEN O'MEARA;

April Hopes. Part VIII.
By W. D. HOWELLS;

The River Duddon.
Wordsworth's Sonnet. Illustrated by ALFRED PARSONS;

Editor's Easy Chair.
By GEORGE WILLIAM CURTIS.

Editor's Study.
By WILLIAM DEAN HOWELLS.

Monthly Record of Current Events.

Editor's Drawer.
Conducted by CHARLES DUDLEY WARNER.

Feminine Perversity.
Full-page Illustration by GEORGE DU MAURIER.

Literary Notes.
By LAURENCE HUTTON.

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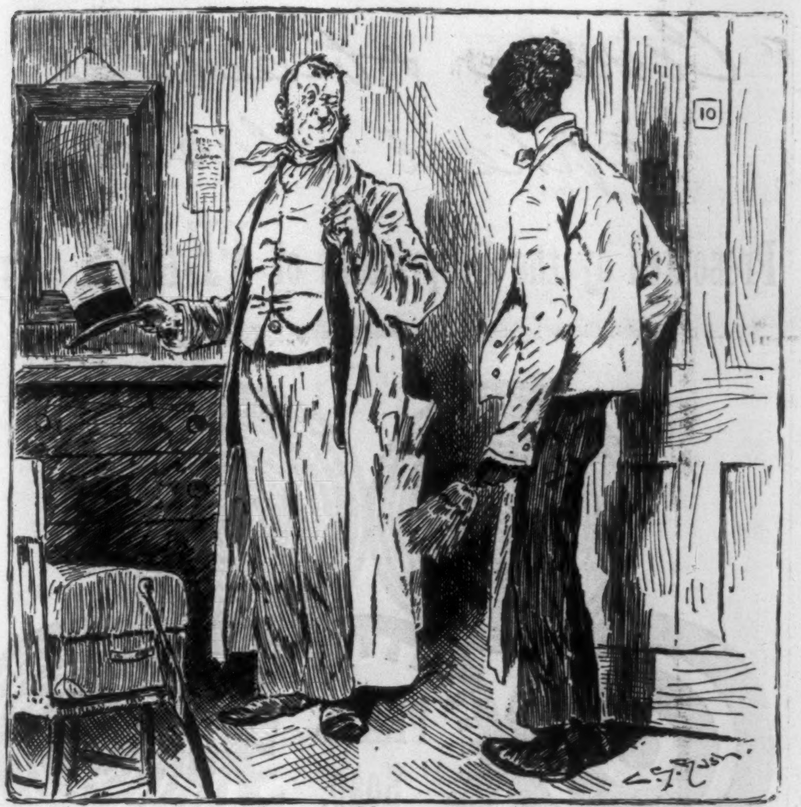
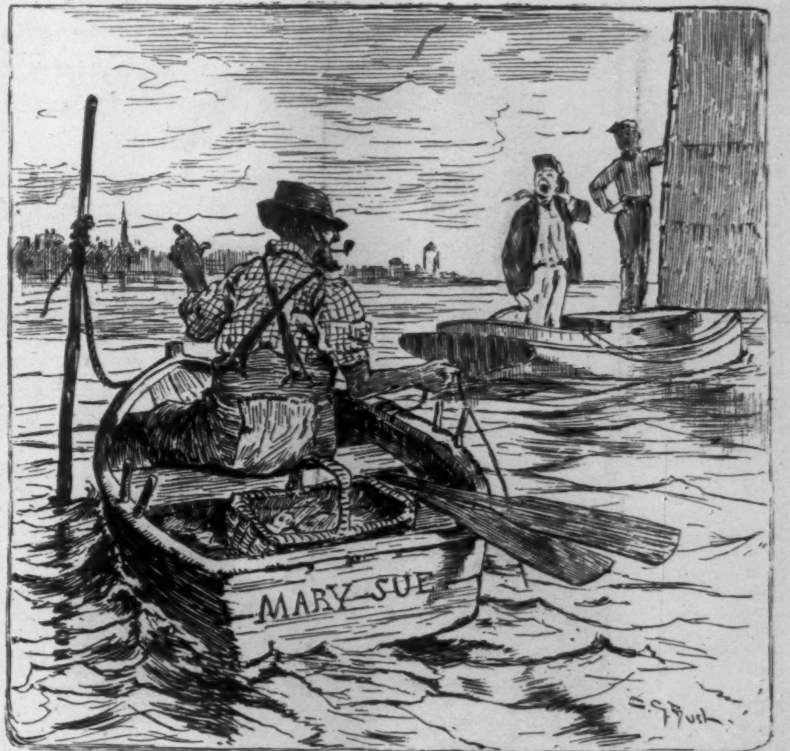


PROHIBITION, AS SHE PROBES.

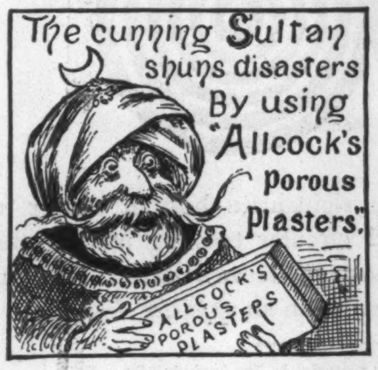
WAITER. "Anyfing mo', sah?"
GUEST. "Yes; bring me a—" (winks)—"you know" (winks).
WAITER. "Can't do it, sah; dis am a probishun town, sah, 'n you're a stranger."
GUEST. "What ov that?"
WAITER. "De boss says winks don't count fur nuffin onless we's 'quainted wid 'em."



LOST HIS PUCKER.

AIRY YACHTSMAN. "Say, old rooster, do you know where your whistling b-o-o-y is?—round here somewhere."

LONE FISHERMAN. "Yas; he's ter home, sick; the old mare kicked him in the meouth, 'n he ain't ben able to whistle a note sence—he's kind o' lost his pucker."


The cunning Sultan shuns disasters By using "Allcock's Porous Plasters".
ALLCOCK'S POROUS PLASTERS

The time of year is at hand when old heads and young become imprudent, get overheated, cool off suddenly, catch cold, headache, nervous disorders, and a thousand and one other troubles. The best thing to do is—after you have contracted one or more of these pains—to cure yourself as quickly as possible. Small pains are not to be neglected except at the risk of serious consequences. Remove them at once. It can be done by an application of one or more of ALLCOCK'S POROUS PLASTERS, recognized the world over as the best external remedy ever made. Ask for ALLCOCK'S, and let no explanation or solicitation induce you to accept a substitute.

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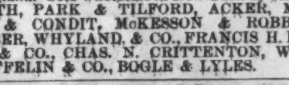

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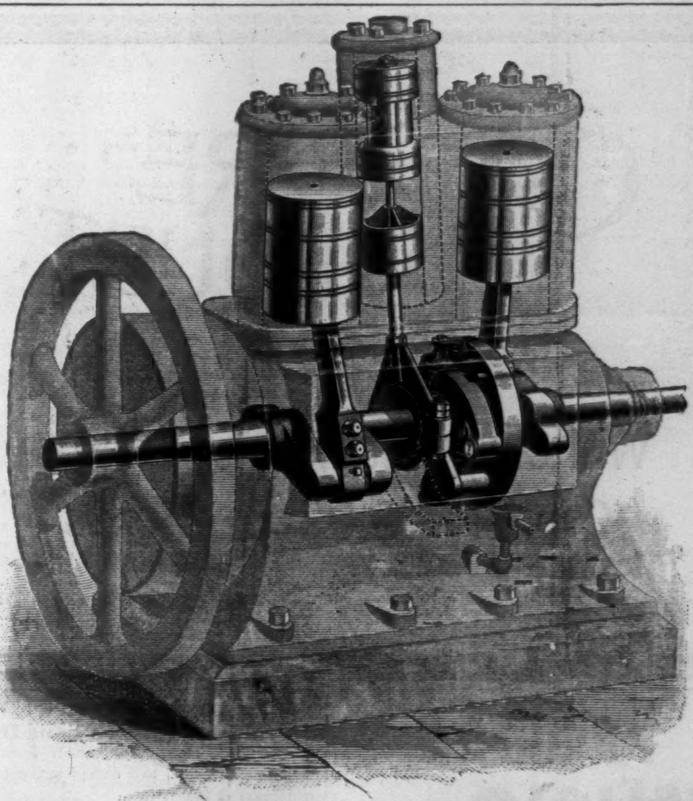

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Through fault of yours, you can't deny it;
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Its use imparts; to all who Shave
Its Richness, Mildness, Fragrance please,
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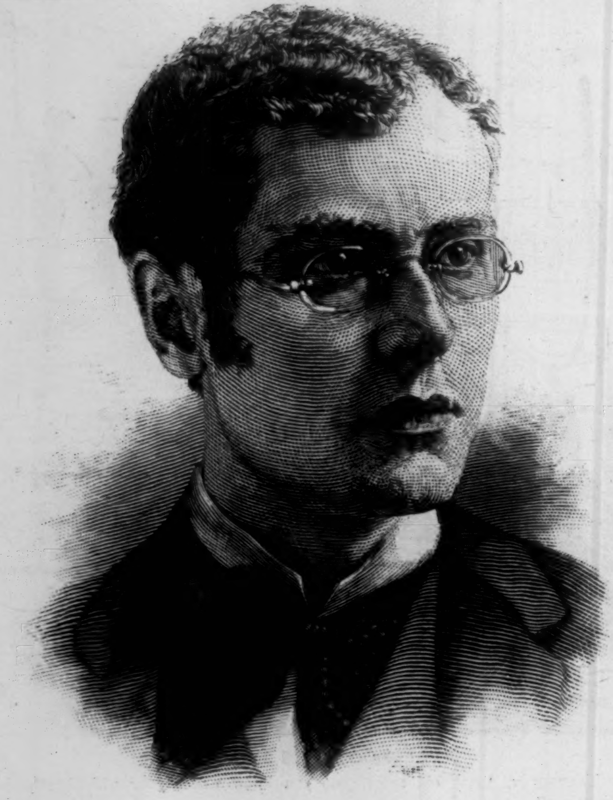

HENRY S. IVES.
"THE YOUNG NAPOLEON OF WALL STREET."—[See Page 611.]

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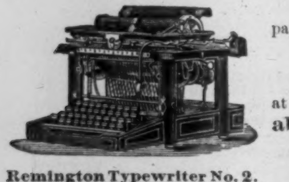

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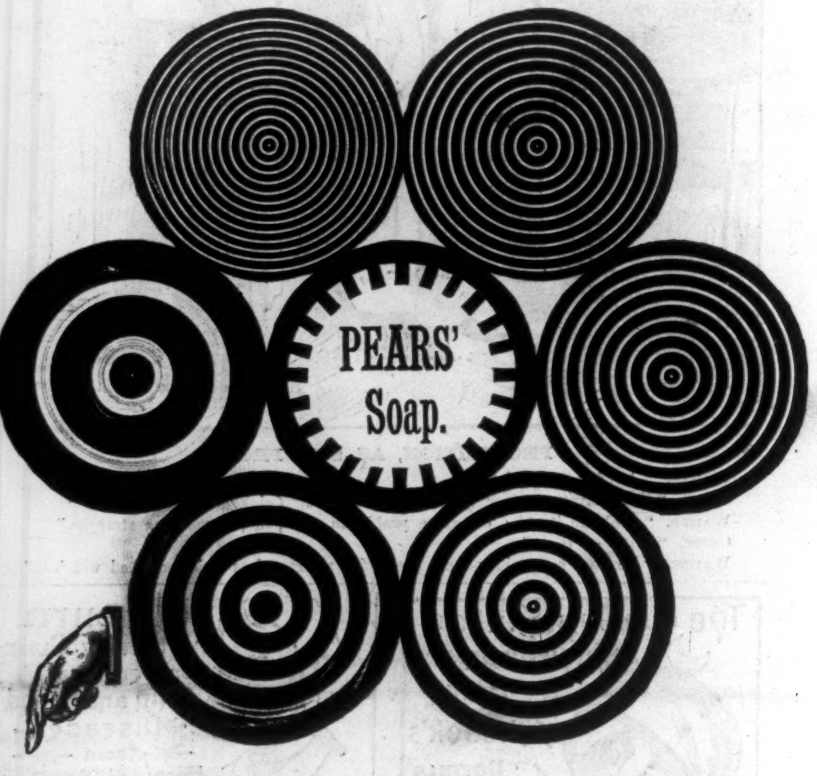

HOLD this Diagram by the right-hand bottom corner and give it a slight but rapid circular twisting motion, *when each circle will separately revolve on its own axis.* The inner cogged wheel will be seen to revolve in an *opposite direction.*

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NATURE'S REMEDY
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A Remedy which quickly charms
The Infant in the mother's arms,
While drooping age will strive to drain
Each drop the goblet does contain.
This EFFERVESCING SELTZER fine
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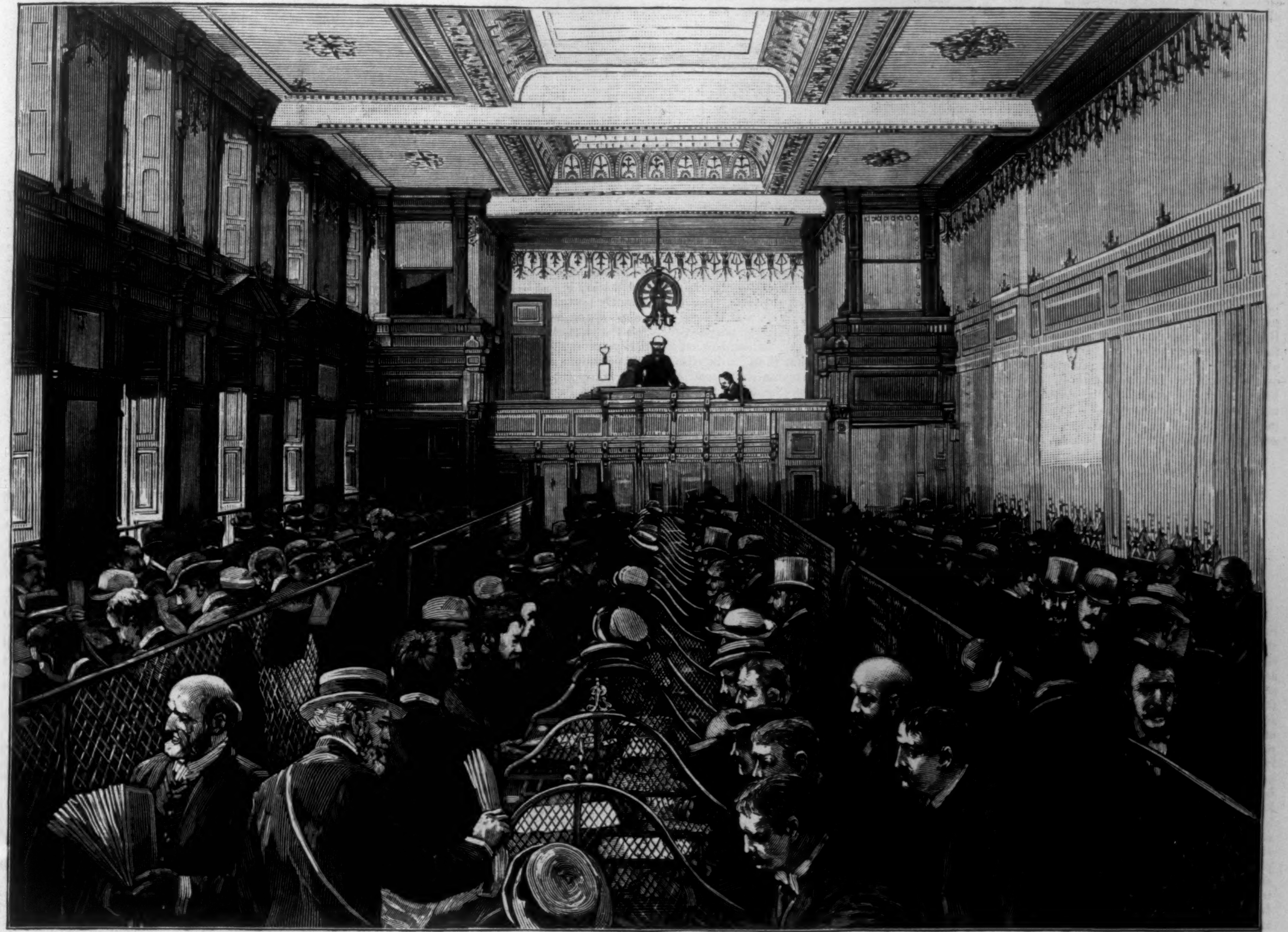


INTERIOR VIEW OF THE CLEARING-HOUSE.

THE NEW YORK CLEARING-HOUSE.

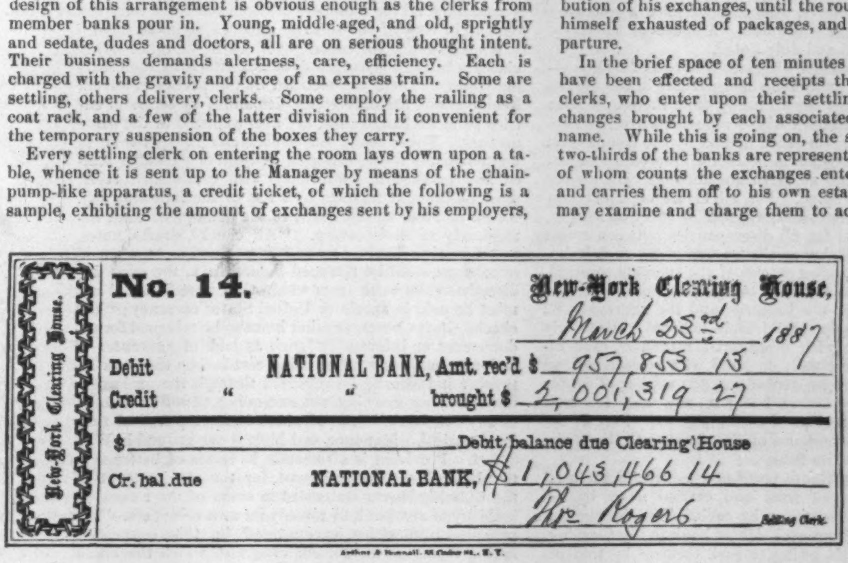
By R. WHEATLEY,

AUTHOR OF ARTICLES ON "THE NEW YORK PRODUCE EXCHANGE," "THE NEW YORK STOCK EXCHANGE," "THE NEW YORK CUSTOM-HOUSE," AND "THE NEW YORK POLICE DEPARTMENT," IN *HARPER'S MAGAZINE*.

THE New York Clearing-House is a building, or rather a series of connected rooms in a building, situated at the northwest corner of Nassau and Pine streets, in which each of a certain number of banks daily delivers to every other bank sustaining associated relations with it all the bills, drafts, and checks drawn upon or payable at that bank in the course of the preceding day. It also receives from every other bank all the drafts and checks drawn upon it, together with all the bills payable by or at it. Sometimes the difference between the sums total is in its favor, in which case it receives through its messenger the balance due. At other times the difference is against it, and must be promptly liquidated by cash or its authorized representatives. This entire process is designated by the expressive term *clearing*, because it clears off all pecuniary obligations due from, and claims of, all connected fiscal institutions upon each other.

Laudable curiosity occasionally prompts inquisitive people, whose monetary interest in the operation is of the slightest character, to witness its progress whenever sufficient justification can be adduced for their inroads upon the time and patience of the gentlemanly manager. Armed with such excuse, the visitor presents himself at the Pine Street entrance about half past 9 A.M., and boldly ascends to the second floor. Here, on the head of the stone stairway, he is met by a uniformed official, who politely inquires into the object of his call, and when satisfied about its propriety directs him to the office occupied by clerks, through which access may be had to the master-spirit of the establishment. This courtesy is all the more gratefully appreciated in view of the fact that a conspicuous sign-board curtly declares "Strangers not admitted unless introduced by parties known to the Manager." The requisite introduction being obtained, the visitor is made to feel at home by the urbanity of his host, and by a private route is conducted to the platform, elevated about twelve feet above the floor at the western end of the clearing-room, whence he obtains a commanding view of all that passes. Here he seats himself by the side of the Manager, but not before he has noted the presence of the Assistant-Manager, of the Proof Clerk, and of another arithmetical manipulator whose functions are those of general utility. A curious mechanical contrivance intended for the transmission of documents from the floor to the platform also arrests his attention. A single glance takes in every part of the light-inundated apartment. Below are three rows of double desks, each desk numbered, and bearing on a silver plate in front the name of the bank to whose use it is appropriated. Elegant, polished, furnished with seats, drawers, and other conveniences for the clerks, these desks are separated from each other by wire guards, and stretch from one end of the room to the other. Their insufficient accommodation for members is supplemented by another fabric just at the base of the platform. Two high wire railings, each with a row of benches, and providing for transit by openings in the middle, separate each line of desks from its neighbor. The design of this arrangement is obvious enough as the clerks from member banks pour in. Young, middle-aged, and old, sprightly and sedate, dudes and doctors, all are on serious thought intent. Their business demands alertness, care, efficiency. Each is charged with the gravity and force of an express train. Some are settling, others delivery, clerks. Some employ the railing as a coat rack, and a few of the latter division find it convenient for the temporary suspension of the boxes they carry.

Every settling clerk on entering the room lays down upon a table, whence it is sent up to the Manager by means of the chain-pump-like apparatus, a credit ticket, of which the following is a sample, exhibiting the amount of exchanges sent by his employers, and then proceeds to seat himself at the compartment bearing the number and name of his bank, while the delivery clerk of the same establishment assumes a standing position opposite to him. The credit tickets, as they arrive on the platform, are handed by one of the staff to the Proof Clerk, who enters their amounts in the third column of his proof-sheet.



New-York Clearing House.

No. 14. New-York Clearing House, March 23rd 1887

Debit NATIONAL BANK, Amt. rec'd $ 957,853 13

Credit " " brought $ 2,001,319 27

$ ____ Debit balance due Clearing House

Cr. bal. due NATIONAL BANK, $1,043,466 14

Thos Rogers Settling Clerk.

SPECIMEN CREDIT TICKET.

At 10 A.M. precisely two taps of the gong charm the expectant crowd into perfect stillness. "Order!—Ready!" rings out from the lips of the Manager. Another tap of the gong, and the procession begins its march. Delivery clerks, exchanges arranged in box or on arm, each deposits a brown Manila envelop containing checks, drafts, and bills, and with ticket memorandum of amount attached, on the counter of every debtor institution in consecutive order, taking written acknowledgment of receipt on his "Delivery Clerk's Statement," and thus securing vouchers for the due distribution of his exchanges, until the round is completed, and he finds himself exhausted of packages, and standing at the point of departure.

In the brief space of ten minutes no less than 4032 exchanges have been effected and receipts therefor given by the settling clerks, who enter upon their settling sheets the amount of exchanges brought by each associated bank opposite its printed name. While this is going on, the spectator observes that about two-thirds of the banks are represented by two settling clerks, one of whom counts the exchanges entered upon the settling sheet, and carries them off to his own establishment, so that the clerks may examine and charge them to account of the proper persons before the regular work of the day begins. This custom gives time to scrutinize checks, drafts, etc., and to return them, if informal or faulty, before 3 P.M., to the banks from which they came. The Strasburg clock is not more measured or precise in its movements, nor more unfailing in its accuracy, than this living automaton. In fifteen minutes all, or nearly all, the delivery clerks have disappeared, and with them what remained of the daily exchanges, after the latter have been counted and satisfactorily compared with the records on the settling clerks' sheets.

After the delivery envoy has returned to head-quarters, the settling clerk tarries to make proof. Adding up the several items of receipt from the creditor banks, he inscribes the aggregate, with other particulars, upon a "debit" ticket, which is collected by a junior clerk, or by the Assistant-Manager, and sent up to the Proof Clerk on the platform. This official enters the amount of exchanges received, as he already has those of exchanges brought, by each bank upon his proof-sheet. He also enters the sums owing by members under the heading "Due Clearing-House," and those owing to them under that of "Due Banks." When all the debit tickets have been received and entered, the aggregate of exchanges brought and received, and also of the balance debits and credits, should exactly correspond. If such be the fact, the requisite demonstration of correctness is indubitable.

NEW YORK CLEARING-HOUSE PROOF, MARCH 23, 1887.

No.	Banks.	Due Clearing-House.	Banks. Dr.	Banks. Cr.	Due Banks.	No.
1	Bank of New York National Banking Association..	$378,681 89	$10,235,874 48	$9,857,192 59	....	1
2	Manhattan Company....................	....	7,494,330 05	7,535,548 16	$41,218 11	2
3	Merchants' National Bank	....	2,724,144 49	2,771,699 57	47,555 08	3
4	Mechanics' National Bank	....	2,093,405 14	2,102,470 73	9,055 59	4
5	Union National Bank	....	5,103,057 77	5,140,549 71	37,491 94	5
6	Bank of America....................	120,281 90	3,422,414 61	3,302,131 81	....	6
7	Phœnix National	....	702,227 06	904,594 57	202,367 51	7
8	National City Bank	226,506 06	3,857,227 89	3,630,741 83	....	8
85	Seaboard Bank....................	42,301 04	1,641,922 90	1,599,021 86	....	85
86	Sixth National Bank....................	....	55,321 40	71,731 43	16,410 03	86
87	Western National Bank	....	....	....	....	87
		$4,301,201 77	$124,993,869 38	$124,993,869 38	$4,301,201 77	

NOTE.—Numbers, names, and amounts from 8 to 85 omitted.

PHŒNIX NATIONAL BANK.

SETTLING CLERK'S STATEMENT.

MARCH 23, 1887.

No.	Banks.	First Debit.	Additions.	Total Debit.	Banks. Cr.	No.
1	Bank of New York National Banking Association ...	$1,220,789 95	$100,087 22	$1,320,877 17	$1,296,732 11	1
2	Manhattan Company	556,781 00	....	556,781 00	693,829 25	2
Sixty-three other bank accounts omitted.						
	Footings....................	$6,337,229 10	$125,333 25	$6,462,562 35	$6,241,410 35	
		Credit Balance.......		221,152 00		
				$6,241,410 35		

During the process of proof on the platform each settling clerk is no less busy on his own private sheet. Exchanges received have been sent to the bank, but the tickets that accompanied them on presentation at the Clearing-House have been retained at his desk. By means of these he corrects original entries, if so be that he have fallen into error at the time of reception. In this way the proof of certainty is made manifest. Absolute accuracy is rarely achieved on the first trial. Life is too full of disturbing influences to quietly leave every scrivener in full control of his powers. Thought may dart off to one or more of a hundred objects, instead of fixing itself exclusively on the settling clerk's statement. Five errors are made to-day. Sometimes the number rises to twenty-five. Shortly after 10.30 the Manager announces a collective difference of $16,068 98. In three minutes more the receipt of correction tickets from fallible accountants reduces it to $70; in six minutes to $1 02, and in seven to $1. The discovery of that insidious dollar now engages the anxious energies of all the settling clerks and of the Manager and his staff. In such a hunt no occult gifts of mind-reading are of any avail. The game eludes detection. "Exchange to the right for examination of footings!" is the next order, instantly followed by transfer of each settling sheet to the dexter neighbor, who runs up the arithmetical columns. But the cunning dollar is not unearthed. "Bank of New York and Ninth National lead off for examination. Both amounts with care!" is the following command from the chief. Another orderly evolution ensues, in which debits and credits are called off, but without the desired result. Fresh tactics are adopted, and the caller in turn plays the part of listener. Still no discovery. At 11.05, "Change sheets to the left!" is the curt instruction, and sheets are changed to the left. "Ah! there it is. An error in both columns." The fugitive is captured, penned up in correction-ticket, conveyed in triumph to the Proof Clerk, deposited in the correction column, and proof is once more proclaimed. The day is an unusual one for errors. Perhaps the presence of the Bohemian is the occasion. Proof is usually made in forty-five minutes. The Clearing-House has more valid claims to infallibility than the Vatican. Hitherto it has never failed to arrive at absolute harmony with positive facts. Where one expedient has not attained the requisite concord, another has. One bank representative may have been commissioned to examine the sheets of four others, and the fourteen or fifteen thus investigating surely lay hold on the elusive error. No exuberance of animal spirits in the temporarily unoccupied is suffered to annoy the scrutineers. That couple of salubrious youths indulging in mock heroics *à la Sullivan* under the Argus eye of Mr. CAMP is quickly reduced to meek submission by authoritative advice to hire Madison Garden for the exhibition. Perfect order and decorum are the rule; spurts of bottled spirits the rare exception. At 11.17 comes the welcome announcement, "Proof is made." Assistant-Manager RITTER then ejaculates, "Balances!" Debits and credits are called off by thousands, and entered by settling clerks on sheets containing lists of banks, for the information of their officers, who thus acquire a tolerably good knowledge of each other's business. Amount of the day's "clearing" is also announced and duly noted.

In an hour and a half—ordinarily in three-quarters of an hour—from the time of beginning, unbroken silence reigns in the deserted Clearing-Room. What has been faultily done therein is soon ascertained at the fiscal institution whose representative has subjected its treasury to an exaction of six dollars by the commission of a double error. Only forty-five minutes are allowed for effecting proof. Errors undetected at 11.15 are mulcted by a double fine, at 12 M. by one quadrupled. For all errors on the credit side of the settling clerk's statement, whether of entry or footing, of the *amounts brought*, and for all discrepancies between credit entries, check tickets, and exchange slips, a fine of $3 each is imposed; for every error in making entries of the amounts received, $2; for errors in the tickets reported to the Clearing-House, and causing differences between the balances and the aggregate, $2 each; errors in footing receipts, $1 (rarely inflicted); disorderly conduct or non-compliance with managerial mandates, each offence, $2; failure to be punctually on hand with statements and tickets complete, at the morning exchanges, $2; neglect of debtor banks to pay their balances before 1.30 P.M., $3; and for each mistake in the delivery or receipt of exchanges, $1. Part of the painfully interesting correspondence of the member banks is the manager's monthly report of its fines.

Inspection of the Clearing-House proof now ascertains the total amount of exchanges received from and carried away by the banks, and the balance owing to or by each. The sinister column exhibits the sum due from each debtor bank to the Clearing-House, and the dexter what is owing to each creditor by that organization. The aggregate of each is exactly the same. All balances are paid to the Clearing-House in gold certificates, greenbacks, and subsidiary currency before 1.30 P.M., and receipts therefor, in form following, given. Components, aggregating in amount due, are separately counted before comparison with accompanying ticket is attempted. Ruts are perilous, and even fiscal business may be mechanical rather than mental unless those who transact it be compelled to use varying methods. Record is kept of the marks and amounts of packages received from and paid to every bank.

Creditors receive nothing of what may have fallen to their lot until proof of debit balance liquidation is perfect. Had the Gold Clearing-House adhered to this rule on "Black Friday," it would not, in all probability, have broken down. But the persuasions of an eminently respectable and influential firm induced departure from judicious regulation. The price of gold was rapidly ascendant. Embarrassed members could not supply necessary balances, and the institution was compelled to close its doors. "All credit balances must be carefully counted before taken away from the Clearing-House, as the right to reclamation is lost by non-compliance with this rule," is a conspicuously posted notice that bank messengers do well to heed before receipting, in the large volume provided for that purpose, for what they have been sent to bring away. All settlements are ordinarily accomplished before 3 P.M. After that the Clearing-House is impecunious as before coin and its representatives began to arrive. Only for about two and a half hours is it the fiduciary possessor of funds for distribution among legitimate claimants. JOHN P. RITTER, Assistant-Manager for nearly twenty-three years, is a living illustration of the possibility that one man may handle almost inconceivable wealth, and yet not be burdened with an undue proportion thereof as his private property. An average of between five and six million dollars has passed through his hands on every working day throughout the era of his incumbency. He has transferred more money than any other clearing official or fiscal functionary in the United States of America. In the event of default by any debtor bank, "reclamation drafts are drawn by the Manager upon the banks who created such indebtedness on the part of said defaulting bank in proportion to their amount of said debt."

The gold certificates figuring so largely in settlements are issued by the Bank of America in denominations of $1000, $5000, $10,000, and upward, at the option of any member of the Clearing-House Association depositing corresponding gold coin therein. This institution, by associated action, is constituted a common coin depository, holding in trust and issuing certificates for such sums of gold as the sister banks may place therein. Special safes and burglar-proof vaults assure its security. These certificates, of which the following is a specimen, are numbered, registered, and countersigned on the back by the general book-keeper of the issuant bank, and are also signed by its cashier. Paid in at the Clearing-House, they are endorsed by the bank to which they were issued, and bear the stamp conferring payability to any member of the organization. Valid only in Clearing-House settlements, or in transactions between the associated banks, they are counted as part of the necessary legal reserve. Notwithstanding the provision that such special deposits of coin shall be entirely voluntary, all the members of the Association have found it convenient, in view of the security afforded, to make them.

No. 100,005 **New York, October - -, 1885.**

BANK OF AMERICA. $5000.

This certifies that the Pacific Bank has deposited in this bank five thousand dollars in gold, to be held in trust as a special deposit, payable in United States gold coin on demand to any bank member of the New York Clearing-House Association, only on presentation of this certificate endorsed by the bank demanding payment of the same.

——— Teller. ——— Cashier.

Responsibility for errors, over-drafts, or other irregularities in the exchanges does not attach to the Clearing-House. These are rectified by the parties involved. Reclamations for differences, demanded by errors in entries or in exchange slips, are also adjusted in the same manner. Those made for deficiencies in specie or in United States notes, enclosed in bags or packages sealed and marked in conformity with established rules, must be brought forward by 1 P.M. of the following day. Notice of error must be sent to the delinquent bank immediately after discovery. "All checks, drafts, notes, or other items in the exchanges, returned as 'not good,' or missent, shall be returned before 3 P.M. the same day directly to the bank from whom they were issued," and must be paid in specie or United States currency; "but checks, drafts, notes, or other items to be returned for endorsement or informality [such as lack of guarantee of endorsement], may, after being certified by the bank returning it [them?], be returned through the exchanges the following morning, not exceeding $5000 in amount to any one bank." All of which is more practical than grammatical. Mammon and Murray are at feud in Wall Street. Provision is also made, in terms of better syntax, but not of plainer import, for the readjustment of the Clearing-House statement in event of the refusal or inability of any bank to remedy its own mischiefs. The principal difficulties encountered in this connection spring from the insufficient care with which the credit exhibits are verified by the domestic officials.

Items missing from exchanges occasion return of the entire parcel, accompanied by a memorandum of the absent member. Packages containing legal-tender notes to be used in the liquidation of balances are made up in even amounts of 1, 2, 3, 4, 5, 10, and 20 thousand dollars each. All notes of smaller denomination than $500 are usually put in packages of not more than $5000. Sealed and distinctly marked with the name of the institution and with record of amount and date, all these pecuniary transfers are easily handled. Debit banks are strongly cautioned against postponement of settlement to a late hour, for the evident reason that it delays satisfaction of credit claims. From a hundred to a hundred and eighty millions a day are cleared by the payment of balances ranging between three and eight millions—"the average proportion of the balances being about four per cent."

The magnitude of the transactions in the New York Clearing-House since its organization on October 11, 1853, to August 1, 1887—a period of thirty-three years and ten months—is beyond the power of commonplace comprehension. It is denoted by the figures $843,278,818,951 35. The amount brought to this unique institution in that time was $807,765,810,504 32. The balances resulting amounted to $35,513,008,447 93. Not an error, even of a single cent, has been tolerated by the management. This unfailing precision piques incompetency, and almost provokes the wish that it would stop short of perfection just for once, if only to prove that its exponents are mortal.

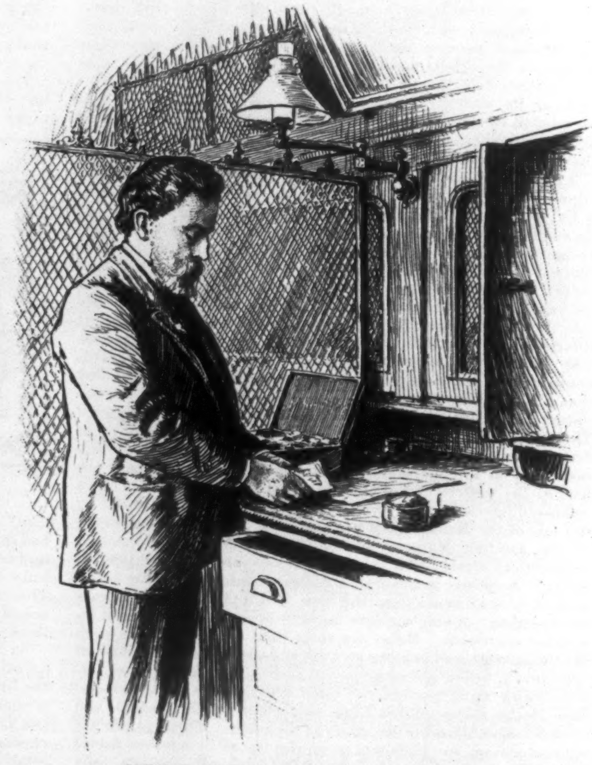
To assist in proper appreciation of the enormous sum that has passed through the Clearing-House, Mr. CAMP states that "if Adam, when he was created, according to the Bible history (say 5891 years ago), had lived to the present time, and had continuously, night and day, counted every minute of the time to August 1, 1887, he must have counted at the rate of over 272 per minute to have aggregated" the amount handled up to that date. Were it coined into half-eagles, laid flat and touching each other, it would make a golden pathway two feet wide girdling the round earth nearly four times.

The largest transactions on any day since the establishment of the Clearing-House, were on February 28, 1881, reaching the sum of $295,822,422 37; the smallest in any one day were on October 30, 1857, when they amounted to $8,357,394 82. The highest balance resulting from any one day's business was on July 2, 1879, when it was reported at $12,505,134 54; the lowest, of $489,720 32, was on October 30, 1857. The greatest amount of exchanges brought by any single bank was $31,772,391 45, on February 28, 1881; taken away by any one bank, was $31,512,015 47, on February 28, 1881. The heaviest balance paid *to* the Clearing-House by any fiscal institution was of $10,585,471 31, on November 17, 1868; paid *by* the Clearing-House was $4,774,039 59, on April 5, 1872. The lightest balance paid *by* the establishment was on December 16, 1873; it amounted to 10 cents. Still less was the smallest balance ever paid *to* it by any one bank; this was on September 22, 1862; it amounted to one cent; but that cent was indispensable to the Manager's peace of mind and to the contentment of his entire staff.

A comparative statement of the exchanges of the Clearing-Houses of the United States for the years 1885 and 1886 shows that thirty-three of these institutions, transacting business for 528 banks, effected exchanges in 1885 that aggregated in the sum of $41,461,647,310, and in 1886, of $49,346,594,675. The balances for the latter year amounted to $4,412,632,303. Of all the American exchanges effected in 1886, about sixty-six per cent., or $33,676,829,612, were made by the New York Clearing-House. Within the same period the total of English exchanges for the United Kingdom represented the sum of only $29,589,606,847; which is about five times as large as the collective exchanges of all other European countries. Hitherto London has been concededly the great money centre of the world, but it now yields that proud distinction to the metropolis of the Western World. Its exchanges of $26,816,871,486 in 1886, together with its country clearings of $2,072,916,000, are less by more than four billions than the exchanges of New York. This fact is conclusive proof of the material superiority of the latter.

The New York Clearing-house Association consists of 65 National and State banks—an increase of 13 since the commencement of operations on October 11, 1853—possessing in round numbers a capital of 63 million, and a surplus of more than 46 million dollars. New members may be admitted by a three-fourth vote at any meeting of the Association, on signifying assent to the constitution in the same manner as the original corporators, and on paying an admission fee proportioned to capital. This, for a sum not exceeding $500,000, is $1000; over $500,000 and less than a million, $2000; over one and less than two millions, $3000; over two and less than three millions, $4000; over three and less than five millions, $5000; and if in excess of the latter amount, $7500. Increase of capital is attended by a correspondent rate of taxation. Withdrawal from the Association is permissible after the Clearing-house Committee has been duly notified and a proportionate share of all expenditures defrayed. The numerical position vacated in the list is not afterward filled. Expenses of the organization are provided for by an annual payment of $200 by each member, and by further requisitions commensurate with capital.

JACOB D. VERMILYE, chairman of the Clearing-house Association, presides at all meetings, and holds annual office until the first Tuesday in October, 1887, at which epoch the official term of Secretary RICHARD HAMILTON also expires. The Clearing-house Committee calls special convocations whenever expedient, or whenever



JOHN P. RITTER, ASSISTANT-MANAGER.

requested by any seven of the associated banks; provides necessaries for the transaction of business; annually appoints the Manager and clerks; fixes the salaries of the latter; is empowered to remove them from office, and approves the bonds delivered by each; establishes rules for cases outside the provisions of the constitution; has charge of the funds; draws on each bank for its quota of expenses; estimates expenses for the following year; and may require from any member securities sufficient for protection of the balances resulting from exchanges. In emergencies it is called upon to act in conjunction with a standing committee of five bank officers, and if the majority of both consent, may suspend any member from the privileges of the institution until the pleasure of all its members be ascertained. It is also authorized to deal summarily with any member implicated in combinations of bankers, brokers, and speculators to withdraw legal tender from circulation, and thus to create artificial stringency in the money market. The Conference and Nominating committees, each of which must have at least two new members yearly, are charged with specific duties. The Committee on Admissions examines and reports on all applications for entrance into the Association. The Arbitration Committee hears and determines all disputes, in which one of the contestants is a member of the organization, submitted to it for adjudication, and keeps record of the proceedings. The decisions heretofore made and the principles thus established have been so singularly promotive of harmony that for several years this subordinate body has been without employment. Suspension for just cause is of infrequent occurrence, but when it does take place almost necessarily entails the expulsion of the offender. Committees may, on rare occasions, be delegated to advocate or remonstrate against proposed legislation, either by State or Congress, that affects banking interests.

That neither loss of any kind nor discrepancy in books or accounts has hitherto happened in all the vast transactions of the New York Clearing-House is mainly due to the perfect system devised and carried out by Manager WILLIAM A. CAMP. Accident, not design, placed him in the relations he is so thoroughly qualified to sustain. Of the best and sturdiest Connecticut ancestry, he began his metropolitan business career in 1845. In December, 1855, he accepted the office of discount clerk in the newly organized Importers and Traders' Bank, and subsequently took the position of first teller in the Artisans' Bank when that institution began its activities. To the first, the sterling reputation of an excellent sire was shrewdly held to be sufficient moral recommendation; to the latter, his own independent, incorruptible character was a no less efficacious introduction. One day in June, 1855, during the temporary absence of Assistant-Manager JACOB STOUT, Mr. CAMP relieved the perplexity of Manager GEORGE D. LYMAN by making up the proof-sheet. "Who is that greeny?" queried the obstreperous bank clerks as they critically glared on the new occupant of the proof desk, which was then on the floor of the clearing-room. To their great astonishment the sheet "proved" in a remarkably brief period, whereupon they gave three lusty cheers for the verdant stranger. Had they previously experienced the sensation of extinguishment under the 7⅞ hat of the "greeny," they might have surmised the antecedent probability that the settlings for the day would be made agreeably to his figures. In 1857 Mr. CAMP succeeded to STOUT'S duties, and in 1864 to those of LYMAN. Since then he has been the autocratic genius of Clearing-house operations, not readily recipient of presumptuous suggestions, but never failing to seize and apply the best means for effecting desired ends. In case of the refusal or inability of any bank to promptly refund to a complainant corporation the money received for checks, drafts, notes, or other items returned as not good, he, with the approval of the Clearing-house Committee, takes from the settling sheet of both banks the amount of items so reported, readjusts the Clearing-house statement, and declares the correct balance in conformity with the changes so made, provided he receives the report before 1 P.M. of the same day. He also receives and furnishes for publication a weekly statement, of which the following is an abbreviated copy, from each member of the Association, showing the average amount of its loans and discounts, specie, legal-tender notes, circulation, and deposits. This is one of the few documents that receives the close study of many thinkers, who attach great value to its contents.

STATEMENT OF THE ASSOCIATED BANKS OF THE CITY OF NEW YORK FOR WEEK ENDING SATURDAY, MARCH 26, 1887.

No.	Banks.	Loans.	Specie.	Legals.	Deposits.	Circulation.	No.
1	New York	$10,940,000	$2,700,000	$440,000	$10,560,000	$45,000	1
2	Manhattan Company	8,943,000	1,574,000	207,000	8,624,000	......	2
3	Merchants'........................	6,938,000	905,300	937,900	6,968,900	45,000	3
4	Mechanics'........................	9,037,000	1,598,000	356,000	7,756,000	......	4
5	America	11,268,800	1,615,200	425,600	9,354,300	......	5
6	Phœnix............................	3,045,000	688,000	38,000	2,820,000	262,000	6
Seventy-eight other bank accounts omitted.							
85	Seaboard	2,278,200	455,700	161,700	2,376,500	43,800	85
86	Sixth National....................	1,964,500	390,900	64,000	2,110,400	175,000	86
		$365,403,000	$79,602,700	$20,259,700	$374,702,200	$7,647,800	

Reserve, $1,148,500, decrease. Decrease in loans, $3,408,500. Decrease in specie, $3,249,900. Increase in legals, $240,800.
Decrease in deposits, $7,442,400. Decrease in circulation, $11,100.

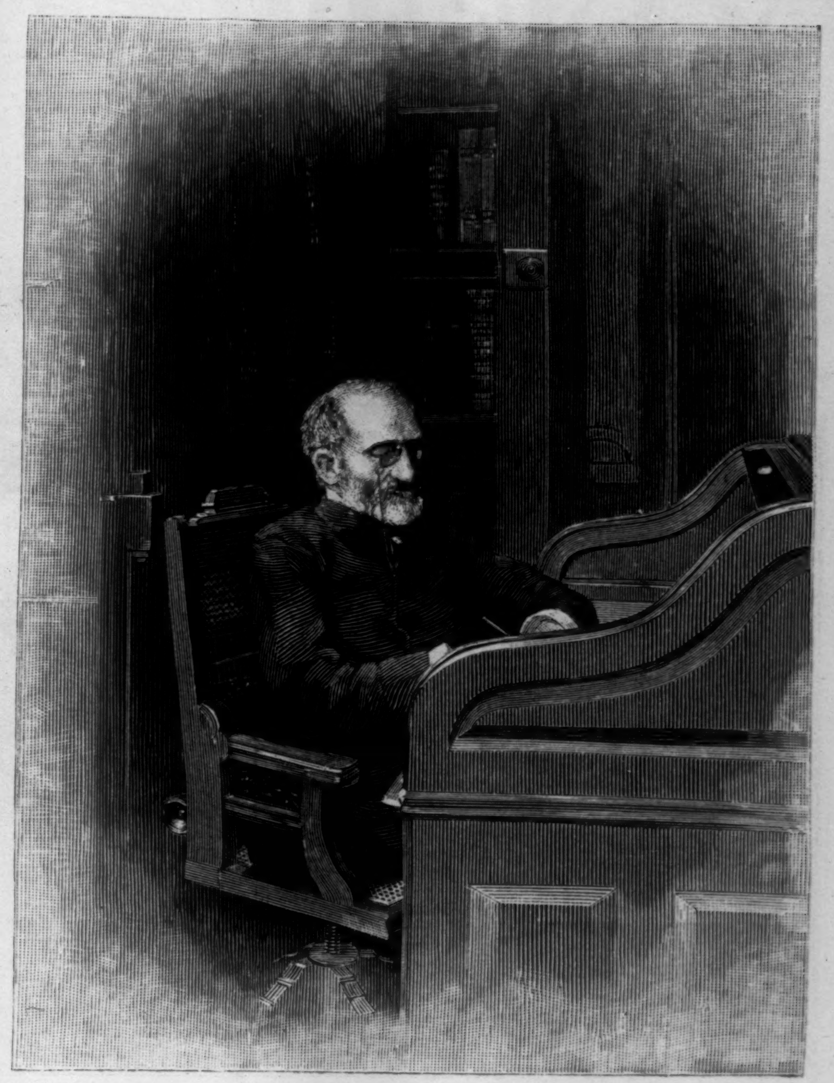
Clearings for week ending March 26, 1887, $541,735,395 24.
" " " " " 19, 1887, $628,345,362 17.
Balances " " " " 26, 1887, $25,602,332 94.
" " " " " 19, 1887, $29,165,712 41.
Clearings this day, March 26, 1887, $86,963,589 93.
Balances " " " 26, 1887, $2,957,844 80.

Assistant-Manager RITTER is an efficient hand to the body of which WILLIAM A. CAMP is the brain. NEWTON SQUIRE, for eight years the thoroughly qualified Deputy Assistant-Manager, is more than the fifth wheel to the wagon, or the Protean duplicate of any portion of the living machine. Not only does he fill the vacancy occasioned by the sickness or absence of any official, but he also takes charge of the statistical department.

The constitution of the organization limits its pecuniary responsibility to the faithful distribution of all balances received among the creditor members, prescribes the representation of the banks, the time and mode of electing officers, the quorum of meetings, hours of exchange, settlement of balances and with what settlements shall be made; provides for defaults, the rectification of errors, the appointment of a depository which shall issue exchangeable coin certificates, the admission of new members, the discipline, expulsion, or withdrawal of old ones, and the current or extraordinary expenses; regulates the discontinuance of exchanges for non-member banks; imposes penalties on transgressors; and holds members responsible for the exchanges of their clients. Its provisions—made in 1872—for the clearing of gold checks were nullified by the resumption of specie payments on the 1st of January, 1879.

Fiscal affairs obey the law of necessity. Multiplying transactions obliged the London bankers to exchange checks and other securities, and in 1775 to reduce the amount of money used in settlements to as low a figure as possible. Strong opposition only elicited the merits of the new practice, and procured its general adoption by the year 1810. Bank messengers, in irregular confabulation, first hit upon extraordinary schemes for reducing the time and labor consumed in doing their allotted work. These crude contrivances, improved by minds of wider calibre, issued in the perfect system of exchanges now in vogue at the New York Clearing-House. Here, with punctual movement and noiseless order, the clearings seldom occupy more than ten minutes. In London the system is complicated, sometimes irksome, and provocative of vocal effusion or muscular exercise to relieve the tedium of delay. In the concentration of activities near the close of business the Clearing-House is often a strident, yelling Babel, in which it is a matter of no small difficulty for the clearer to preserve equanimity and command of the situation. In more respects than one the old country may wisely study the methods of the new.

The United States of America ought in all things to present improvements on European models. With all the fiscal experiences of civilization before him, and with the adaptiveness proper to fresh scenes and new problems, ALBERT GALLATIN, President of the National Bank until 1839, first suggested the establishment of a Clearing-House in the city of New York, and in 1841 also proposed the principal methods now in use, together with the employment of the certificates so advantageously used in settlements. F. W. EDMUNDS, Cashier of the Mechanics' Bank, in 1852 induced four other banks to unite with his own in contributing one million dollars in coin, for which the Mechanics' Bank issued its certificates. These were received by the other banks in payment of balances, and were held to be more desirable than coin, because of the superior ease, rapidity, and sureness of transfer. Under the direction of the committee, of which he was chairman, the Clearing-House was organized, JAMES PUNNETT, A. E. SILLIMAN, J. L. EVERITT, and RICHARD BERRY being his associates. Its constitution is chiefly the work of GEORGE CURTIS, then President of the Continental Bank, and is the product of thorough study and disciplined ability. All "builded better than they knew." Thirty-eight banks united on the 23d of August, 1853, to effect the desiderated organization, adopted a plan of operation, and made their first exchanges on the 11th of October following. Opposition, of course, was encountered, and is what all true reforms must meet. That to the establishment of the Clearing-House was based on the assumption that it might dangerously concentrate power in the hands of a few managers, who might use it inquisitorially. Anything like arbitrary supervision is so distasteful that even now its members are averse to using the institution for other purposes than those it was originally intended to serve. GEORGE D. LYMAN received the appointment of Manager, and J. C. HALLOCK and JACOB STOUT that of Assistants. In 1857 Mr. CAMP entered upon the duties of Assistant, and in 1864 upon those of Manager, in succession to Mr. LYMAN.


MANAGER CAMP AT HIS DESK.

The usefulness of the Clearing-House is manifest on the surface. Every member of the Association finds itself at the close of each business day in possession of checks, drafts, etc., upon other banks, and in like manner is debtor to kindred institutions. Prior to the establishment of the Clearing-House each bank made up its accounts against other banks every morning, and sent its messenger to present the bills, checks, drafts, and other items held by it, for payment. Indebtedness was liquidated by means of gold and bank-notes. In 1849 and subsequently the fifty-two city banks had as many porters engaged at one and the same time in depositing or drawing out specie or its representatives. Risk and confusion were unavoidable concomitants of such adjustments, and compelled resort to weekly instead of daily settlements. But by the adoption of the present system clearances are now made diurnally, simultaneously, and without delay or loss. In little more than the space of ten minutes thousands of packages of checks, etc., are distributed and receipted for in a manner exclusive of error or damage. The work of former hours is compressed into as many minutes, and the danger of theft or loss in transporting specie from one bank to another has ceased to exist. The imminence of this peril is apparent in the fact that sixteen and a half tons of gold were paid out at the old Clearing-House in a single day. The advantages of the present system over the old practice are stated by an able writer to lie in "the condensation for each bank of its very many balances into one, and the settlement of that balance without a movement of actual coin or legal-tender notes, unless for sums below any of the denominations of gold certificates or certificates of deposit, to make change; the saving of clerical labor by the avoidance of numerous accounts, entries, and postings; the great saving of time to the settling clerks and porters of the banks, and the vast diminution of risk in making exchanges and settlements from bank to bank; relief from the labor and annoyance to which the cashiers, tellers, and bookkeepers of the banks were subjected under the old system; the liberation of the banks from all injurious and complicating dependence on each other, as well as the facilities afforded by the Clearing-house books for knowing at all times the management and standing of every institution belonging to the Association."

Solvent banks and trust companies that are not members of the Clearing-house Association make their exchanges through special arrangement with members. Without this facility, business would be seriously impeded by the alternative of presenting checks, drafts, etc., on other institutions by the hands of messengers. A bank requiring this special accommodation opens an account with one willing to concede it, and leaves on deposit as security for the risk accepted whatever sum may be agreed upon. The usufruct of this amount is the compensation of the clearing bank, which assumes the obligation to pay all checks upon its customer.

The regular daily exchange of notes, checks, etc., and the payment of balances is very serviceable in preventing dangerous expansions of discounts and issues by city banks. In this way the Clearing-House exercises similar functions to those of the Bank of England, or to those once intrusted to the defunct Bank of the United States, as a regulator of the currency. It does not attempt to regulate the rate of discount, but by its action in the defence and promotion of associated interests it does protect the banking and commercial community by warning of approaching monetary tightness, and by inspiring confidence in the banks, individually and collectively, in seasons of panic. When in 1873 the people learned that the Clearing-house banks had resolved to act as a unit, the prevailing fears for their safety subsided.

The natural growth of the American banking business is pleasantly reflected by the annual reports of the Clearing-House. The effect of irredeemable currency issues in stimulating mercantile and financial activity is no less unpleasantly apparent.

The business history of the Clearing-house is best summarized by the following table of its operations since its origin:

Year ending Sept. 30.	No. of Banks.	Exchanges. Amount brought to Clearing-House.	Balances. Paid in Money.	Average Daily Exchange.
1854	50	$5,750,455,987 06	$297,411,493 69	$19,104,504 94
1855	48	5,362,912,098 38	289,694,137 14	17,412,052 27
1856	50	6,906,213,328 47	334,714,489 33	22,278,107 51
1857	50	8,333,226,718 06	365,313,901 69	26,968,371 26
1858	46	4,756,664,386 09	314,238,910 60	15,393,735 88
1859	47	6,448,005,956 01	363,984,682 56	20,867,333 19
1860	50	7,231,143,056 69	380,693,438 37	23,401,757 47
1861	50	5,915,742,758 05	353,383,944 41	19,269,520 38
1862	50	6,871,443,591 20	415,530,331 46	22,237,681 53
1863	50	14,867,597,848 60	677,626,482 61	48,428,657 49
1864	49	24,097,196,655 92	885,719,204 93	77,984,455 20
1865	55	26,032,384,341 89	1,035,765,107 68	84,796,040 20
1866	58	28,717,146,914 09	1,066,135,106 35	93,541,195 16
1867	58	28,675,159,472 20	1,144,963,451 15	93,101,167 11
1868	59	28,484,288,636 92	1,125,455,236 68	92,182,163 87
1869	59	37,407,028,986 55	1,120,318,307 87	121,451,392 81
1870	61	27,804,539,405 75	1,036,484,821 79	90,274,478 59
1871	62	29,300,986,682 21	1,209,721,029 47	95,133,073 64
1872	61	33,844,369,568 39	1,428,582,707 53	109,884,316 78
1873	59	35,461,052,825 70	1,474,508,024 95	115,885,793 58
1874	59	22,855,927.636 26	1,286,753,176 12	74,692,573 97
1875	59	25,061,237,902 09	1,408.608,776 68	81,899,470 26
1876	59	21,597,274,247 04	1,295,042,028 82	70,349,427 51
1877	58	23,289,243,701 09	1,373,996,301 68	76,358,176 06
1878	57	22,508,438,441 75	1,307,843,857 24	73,785,746 54
1879	59	25,178,770,690 50	1,400,111,062 86	82,015,539 38
1880	57	37,182,128,621 09	1,516,538,631 29	121,510,224 25
1881	60	48,565,818,212 31	1,776,018,161 58	159,232,190 86
1882	61	46,552,846,161 34	1,595,000,245 27	151,637,935 38
1883	63	40,293,165,257 65	1,568,983,196 15	132,543,306 76
1884	61	34,092,037,337 78	1,524,930,993 93	111,048,981 55
1885	64	25,250,791,439 90	1,295,355,251 89	82,789,480 38
1886	64	33,374,682,216 48	1,519,565,385 22	109,067,588 94